

THE WELL- BEING OF FEMALE HEADED HOUSEHOLDS IN RURAL AND URBAN AREAS: A CASE STUDY IN NORTH-WESTERN MALAYSIA

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ABSTRACT

Past research have indicated that households headed by women are usually poor compared to their male counterparts. This is due to insufficient sources and lack of land, skill or education which can help ensure a good life. Poverty affects both the female heads and their children. This study attempts to identify the socio-economic well-being of households headed by females in Northwestern Malaysia. Three research sites were chosen for the study: Northeast District of Penang to represent the urban area, Seberang Perai Tengah to represent the urban fringe and Baling, Kedah to represent the rural area. A combination of quantitative and qualitative methods were used in the data collection, which involved the use of questionnaires on 353 respondents, in-depth interviews with 30 informants and the participation-observation method in workshops and courses attended by female heads. This study concludes that the majority of the female heads in Northwestern Malaysia is poor and has similar characteristics with those in other countries. Many of them, however, show the determination to enhance and improve their well-being. The majority work hard and aspire to provide their children with a better life. Even though they receive moral and financial support from family and friends, government and non-government agencies remain the most important source of support to many women. In spite of this, the limited amount of financial aid given and the inaccessibility to training centers have resulted in the aids becoming inefficient in improving the socio-economic condition of households headed by females.

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CHAPTER 1

INTRODUCTION

1.1 Introduction

This study highlights the important representation of female-headed households in urban and rural areas of Malaysia. We hypothesize that industrial development and its effect on women migration and women employment, has resulted in the rising formation of female headed households in both urban and rural areas. Female headed household in this study will be defined as 'households without adult male' (husband, father) and also 'households in which women are breadwinners'. The extent to which feminization of households led to the increasing poverty in both urban and rural areas will be explored. Another aspect to be studied is the familial and societal gender ideologies, which is important for understanding both moral and financial supports received by the households. This study will conclude that governments and agencies could do more for gender equality by acknowledging the role of interventions aimed at and inside households, and by adopting a more flexible position towards household diversity.

1.2 The issues

In 1996, female headed households comprised one fifth of all households worldwide (United Nations, 1996:11). It is believed that this number is growing. Female headed household usually defines as households without male head due

to geographic separation, divorce and also the death of adult male member (Chant, 1995; 1998). For example, adult male rural-to-urban migration has led to the increasing formation of female headed households in rural Africa (see Crehan, 1992a and b). However, we suggest that this definition should be reconsidered when taking into account the role of women as sole breadwinners and decision makers in many male-headed households, which is increasingly prominent in countries experiencing massive industrialisation such as Malaysia and Latin America (see Suriati, 1999; Safa, 1995).

Despite the growing number, research claimed that the poorest households everywhere is usually female headed (see Jamilah 1994; Murray, 1992; Afshar, 1991). The idea that women bear a disproportionate and growing burden of poverty at a global scale, often encapsulated in the concept of a 'feminisation of poverty' (Chant 2003:1). About 60 to 70 per cent of the world's poor are female, and that tendencies to greater poverty among women are deepening (UNDP 1995:4). They have insufficient sources, land, skill or education, in order to ensure a good living. They are not given ample support, both morally and financially, by both society and the country, due to society's gendered ideology that favour male headed households to female (see Papanek, 1990). The factors responsible for the feminization of poverty have been linked variously with gender disparities in rights, entitlements and capabilities, the gender-differentiated impacts of neo-liberal restructuring, the informalisation and feminisation of labour, and the erosion of kin-based support networks through

migration, conflict and so on (Chant 2003:1). The mounting incidence of female household headship is an expression of the feminization of poverty, because poor single mothers are often the largest sub-group of female heads. Their poverty affects both the single mothers and their children, and therefore the 'culture of single motherhood' has been designated in the 'New Poverty Paradigm' (Thomas 1994, cited in Chant 2003:2).

A few years ago more women-friendly development plans and programmes have been launched in Malaysia, however whether this has improved the well being of female headed households is yet to be established. Based on the experience of other developing countries, much research shows that the contribution of such plans is little and limited (see Cartier and Rothenberg-Aalami, 2000). Our research will draw attention to these two elements: the socio-economic status of women headed households in rural and urban Malaysia today, and their access to sources and support, which is vital to strengthening the livelihood of the households.

1.3 The objectives

The objectives of our study are:

1. To identify the distribution of female headed households in rural, semi-rural and urban areas
2. To assess and compare the well being of female headed households in these three areas

3. To identify factors that led to their socio-economic differences
4. To determine social, economic and moral support received by the households
5. To recommend with respect to policy actions, the potential intervention and programmes aimed at and inside female headed households in order to increase their well being.

1.4 'Female head of household': definition of terms

This study adopts the definition of households as suggested by many researchers and also by many National Statistics offices elsewhere. A 'household' is defined as a group of people, generally but not necessarily bound by ties of kinship, who share a common residence and eat from the same cooking pot (see for example Tacoli 1998:70; Lim Hin Fui 1994). A household is composed of a head, relatives living with him/her, and other persons who share the community life for reasons of work or other consideration (Morada, Llaneta, Pangan and Pomentil 2001:2). The headship of the household, on the other hand, is usually identified with the person who has the greater authority in the family or household. Power and authority, in turn may be vested in the member who has control over the general affairs of the family unit, including decision-making concerning its economy, social and political affairs. In Malaysia as elsewhere, this person is often an adult male resident member of the household (Suriati 1999, 2002).

In household-based sample surveys and censuses, household heads are usually the reference person for obtaining information on the other household members and on the characteristics of the household (Miralao, 1992, cited in Morada, Llaneta, Pangan and Pomentil 2001:2). While females are recognized as potential household heads, the reality is, in data collection men are most often ascribed in headship position. This practice still subscribes to the patriarchal view that men provide for the family while the women nurture it. Thus, headship may be assigned without due regard to the actual economic contributions of the female members (Illo 1989; see also Suriati 1999; 2002).

Despite this, the incidence of female headship in Malaysia has been increasing. The number of female headed households increased from 781,830 in 1991 (Malaysia 1995a) to 895,000 in 2000 (*Nur Wanita dan Keluarga* 2002:20). This number generally count households headed by women when there is no male adult due to divorce, geographic separation and the decease of the male head. If we take into account the actual economic contributions of the female members and their power and authority in general affairs of the family unit, we believe that the number of actual 'female headed household' must double this. Therefore our study will also consider women who play an important role in their household economy as female head of household. This observation can be indicative of changes that affect social, political and economic aspects in the society.

Thus, female headed households in our study are households where a female adult member is the one responsible for the care and organization of the household or is regarded as head by the other members of the household.

1.5 The methods

1.5.1 The study area

Female headed households in three districts in northwestern Malaysia – namely North-East District in Penang Island, Seberang Perai Tengah District in Seberang Prai (mainland of Penang) and Baling District in Kedah -- have been chosen for the detailed study that involved sample survey, in-depth interviews and participant observation. North-East District in Penang Island represents the urban areas of Malaysia, since this area is an urban area consisting of Georgetown, the capital city and the largest town in Northwestern Malaysia; and its conurbation which include Tanjung Bungah, Batu Feringgi, Air Itam, Jelutong, Batu Uban and Sungai Nibong. The urbanisation level of this district reached 100 per cent since the 1990 (Malaysia 1995b). Another study area, Seberang Perai Tengah in the mainland represents the peri-urban areas of Malaysia. Although highly urbanized at the rate of 72.9 per cent in 2000 (Malaysia 2001a), many peri-urban villages can still be found in the fringe of the new towns and industrial areas. Baling in Kedah State was chosen to represent the rural areas of Malaysia. Kedah can be considered 'rural' since its level of urbanisation is only 33 per cent (Malaysia 1995b:3). Figure 1.1 and 1.2 shows the study areas selected for the study.

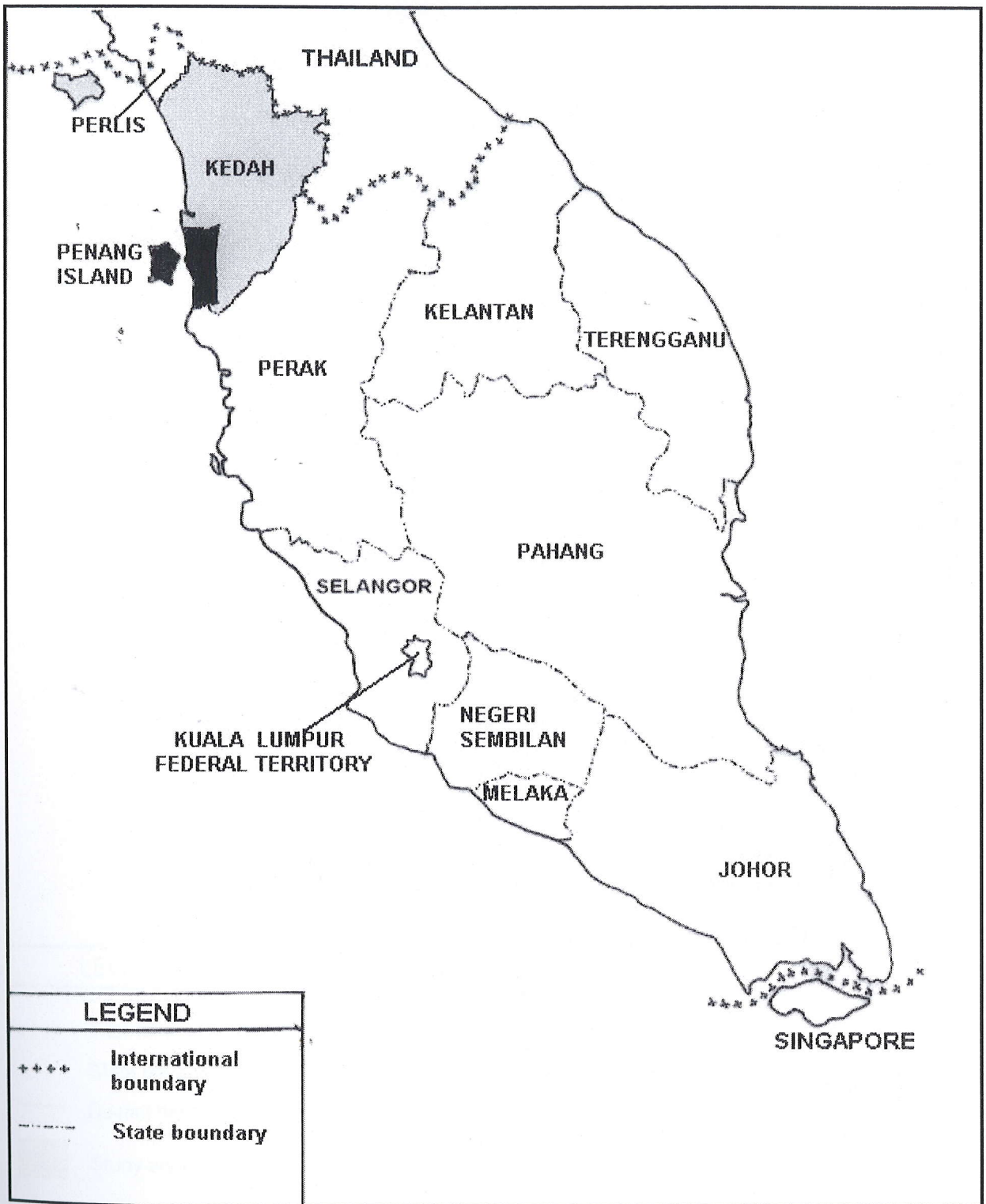


Figure 1.1: Location of Penang Island and Kedah in Peninsular Malaysia

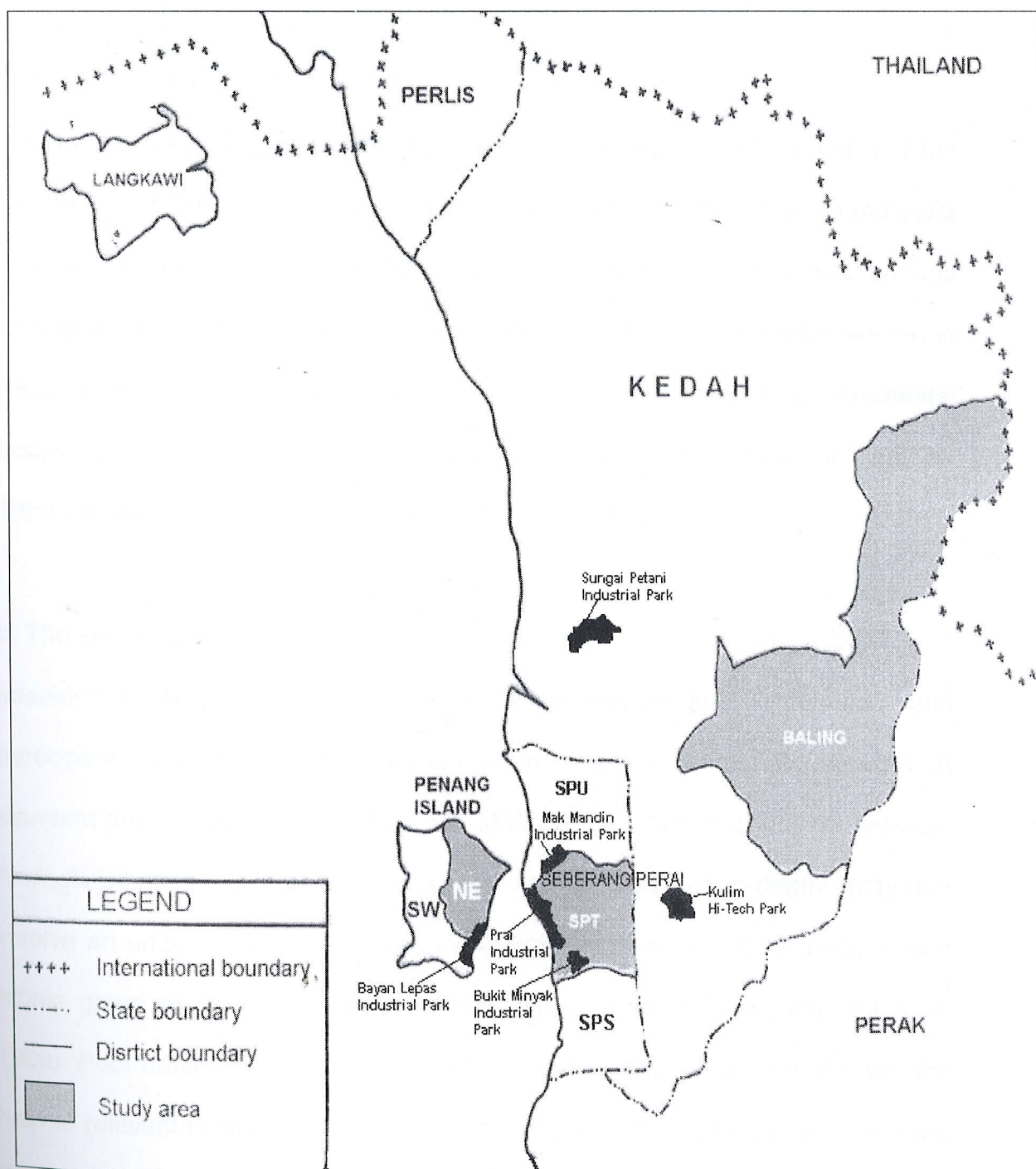


Figure 1.2: Location of areas selected for the study; the North-East District, Penang; Seberang Perai Tengah District in Seberang Perai and Baling District In Kedah

1.5.2 The study approach

The study adopted both quantitative and qualitative approaches in two phases of data collection.

a. The first phase involved:

Analysis of secondary data based on Malaysia's censuses. The trend and the distribution of the female headed households according to the states in Malaysia were drawn using the states census reports. A more detailed discussion was then given to the incidence of poverty in the households headed by women in Penang. This was done with the help of the data provided by the governmental body (Department of Social Welfare) and non-governmental body such as The Tithe Department (Pusat Urus Zakat Negeri Pulau Pinang).

b. The second phase involves:

Intensive fieldwork involving a series of survey, in-depth interviews and participant observation were carried out on selected sample households. A standard survey was conducted on 353 Malay female heads of the households. A single ethnic group (the Malays) was chosen because an in-depth study that involve an understanding on social and cultural aspects needs to focus to one ethnic group in order to understand the aspect more deeply (see Robinson 1998). Poor urban, Malay female head of the households were selected with the help of relevant institutions and organisation such as Pusat Urus Zakat and the Department of Social Welfare. Poor rural, women heads of the households were selected with the help of village leaders such as the village head, the penghulu or

the secretaries of the Village Development and Security Committee. However, the purposive and snowball sampling methods were also used in order to get suitable and potential respondents that fall into the category of 'female heads of households', which cannot be obtained from the lists provided by Pusat Urus Zakat and The Department of Social Welfare. They were mainly households who were considered 'formally' as men heads. We identified these 'women heads' by asking other respondents to introduce us with 'women who are breadwinners in the male headed households'. The questionnaires included questions on the family history, socio-economic background, resources available, moral and financial support available, gender ideologies, perception and aspirations towards a better living.

Table 1.1 shows the distribution of our respondents according to the study areas. The fraction of 'single mothers' and 'female breadwinners in male headed households' were also shown in the table below.

Table 1.1: Distribution of respondents according to the study areas

| Study areas | Single mothers | | Married | | Total | |
|--|----------------|------|---------|------|-------|------|
| North-East District, Penang Island | 126 | 75.9 | 40 | 24.1 | 166 | 47 |
| Seberang Perai Tengah District, Seberang Perai, Penang (Mainland). | 79 | 79 | 21 | 21 | 100 | 28.3 |
| Baling Disrict, Kedah | 66 | 75.9 | 21 | 24.1 | 87 | 24.6 |
| Total | 271 | 76.8 | 82 | 23.2 | 353 | 100 |

In addition to this, the second phase of data collection involved informal, in-depth interviews conducted on a few selected women heads from the survey sample. Informal interaction between the respondents and the researchers enable us to *'probe deeply, to uncover new clues, to open up new dimensions of a problem and to secure vivid, accurate, inclusive accounts from informants based on personal experience'* (Burgess, 1982;101 cited from Eyles 1988:8). This in-depth, informal interview method allows people to use their own words and sentences in describing their life, and thus we allow them to 'speak for themselves' (see Donovan 1988; Robinson 1998; Suriati 1999; 2002). This give us means to understand their perception, motivation, emotion and meanings on things or events, thus we get a fuller picture of the life and the well being of the female headed households.

30 women heads were chosen as key informants. They provided detailed, qualitative data on the well being of women headed households, including familial gender ideologies which led to different allocation, entitlement and value towards women.

We also participated in seminars, workshops, courses and activities designed by both governmental and non-governmental bodies for poor women (including female heads). These seminars, workshops and activities were generally aimed at increasing the well being of the households, particularly those headed by women. By participating in such activities, we were able to observe, talk and

understand our research subject. During this time we developed relationships of trust with our future respondents, which made the survey and informal interviews later on becoming much easier (Donovan 1992:191; Suriati 1999, 2002). They regarded us as friends and were willing to give even sensitive information related to our research inquiry.

Data from the questionnaire was coded and transferred to the computer and processed using SPSS, mainly for basic analysis such as frequency and cross tabulation. The purpose of the quantitative data was to complement the qualitative in-depth case studies. The qualitative data from the in-depth interviews and participant observation, on the other hand, were recorded in the 'field notes', which were written almost every time after the interviews or observation. Interpretative and reflective methods were used while analyzing the qualitative data. Interpretative method enables us to give meanings to the dialogues in the interviews whereas reflexive methods enabled us to generalize and interpret our observation and interviews (Robinson 1998; Suriati 2005). In this report, the 'textual strategies' in qualitative writings will also be used. The text and the dialogues of the respondents were quoted in order to allow the respondents to 'speak for themselves'.

1.6 The organization of the report

Chapter 2 provides backgrounds related to the female heads of households in Malaysia. This includes the distribution of female headed households and how industrialization and migration led to the feminization of poverty in both urban and rural areas. Efforts made by both governmental and non-governmental bodies in order to provide moral and material supports to the female heads of households will also be discussed.

The analysis and findings of the study are presented in Chapters 3, 4 and 5. Chapter 3 examines the socio-economic background and the female heads of households (the respondents). It also explores socio-economic aspects such as highest educational attainment, employment and earning of the female heads. Chapter 4, on the other hand, explores the well being of other household members (the children). This chapter reveals the difficulties and efforts made by the female heads in order to sustain the living and to send the children to school. Chapter 5 discusses social, economic and moral supports received by the female head of households from family and friends, the community and the state. This chapter also discusses the extent to which such supports help to ease some of their social and economic burden, and to what extent they are able to bring them out of the poverty cycle. Lastly, Chapter 6 provides the summary of the study. Policy actions, potential intervention and programmes aimed at and inside female headed households in order to increase their well being will also be suggested.



Plate 1.1: The project leader, a research officer and a student assistant are conducting an interview with the respondents



Plate 1.2: The research officer is participating in a baking class conducted for women, including the female head of households



Plate 1.3: Our research assistant is interviewing a respondent after a baking class for women



Plate 1.4: The project leader and a research assistant at a workshop promoting economic activities for women

CHAPTER 2

FEMALE HEADED HOUSEHOLDS IN MALAYSIA

2.1 Introduction

Chapter 2 provides background related to female heads of households in Malaysia. This includes the distribution of female headed households and how industrialization and migration led to the feminization of poverty in both urban and rural areas. Efforts made by both governmental and non-governmental bodies in order to provide moral and material supports to female heads of households will also be discussed.

As mentioned in Chapter 1, this study focuses on female head of households, some of whom were married, but the majority were single mothers, either divorced or widowed. For these single mothers, issues on them relate to the growing number, poverty and social problems. In Malaysia, the number of widowed mothers outnumbered divorced mothers (85.7 per cent or 549,754 people and 14.3 per cent or 94,004 respectively in the year 2000) (Malaysia 2001:86) This is a contrast to single mothers in developed countries, in which, most of them were unmarried mothers (see JIJGAHO 2004; Chant 2003; Millar 1992). According to a study by Lembaga Penduduk dan Pembangunan Keluarga Negara (National Population and Family Development Board) in 2004, 70 per cent of single mothers were 15 to 49 years of age and they were supporting children below the age of 18 (Utusan Malaysia 26.7.2005).

Sustaining household economy apparently is the biggest challenge faced by single mothers as well as married, female heads. According to the Ministry of Women, Family and Society Development, 15.1 per cent of Malaysian households headed by women were living below poverty line in 1997. This percentage has increased to 16.1 per cent in 1999 (Malaysia 2004). Utusan Malaysia (14.7.2003) has also reported that in 2003, 16.9 per cent of the households headed by single mothers were living in poverty.

Many of these households found themselves falling into poverty at the earlier stage of their single mothers' status. This is especially true when their husbands were the sole breadwinner before their death, lost their capability to work (from sickness, accidents or some other reason), or divorced (Siti Fatimah 2004). Being aware of problems faced by poor single mothers, the Ministry of Women, Family and Society Development and its agencies have taken some actions in order to help female heads to strengthen their economy.

2.2 The distribution of female heads of households in Malaysia

Table 2.1 shows the growing number of female heads of households in 1980 to 2000 according to ethnic groups. There was a total of 450,975 female heads in Malaysia in 1980 and the number increased to 508,012 in 1991 and 643,758 in 2000. The consistent increase of female head of households from 1980 to 2000 is contributed by the fact that single mothers rarely remarry after the death of

their husband or after the divorce. Note should be taken on this matter because the increase of female heads would lead to the increase in poverty level, therefore, substantial social and material supports should be provided to these women.

Table 2.1: The number of female heads of households according to ethnic groups, 1980, 1991 and 2000

| Ethnic groups | 1980 ¹ | 1991 ² | 2000 ³ |
|-----------------|-------------------|-------------------|-------------------|
| Malays | 233,971 | 262,279 | NA |
| Other Bumiputra | 42,983 | 39,327 | NA |
| Chinese | 136,276 | 142,500 | NA |
| Indian | 34,842 | 44,592 | NA |
| Others | 2,903 | 19,314 | NA |
| Malaysia | 450,975 | 508,012 | 643,758 |

Nota: NA = The number according to ethnic groups for the year 2000 is not applicable.

Sources:

¹Malaysia (1983a,b,c,d,e,f,g,h,i,j,k,l,m,n). *Banci Penduduk dan Perumahan Malaysia: Laporan Penduduk Negeri....Bagi Tahun 1980*. Kuala Lumpur: Jabatan Perangkaan. (Note: This data was counted from the states population reports of Johor, Kedah, Kelantan, Melaka, Negeri Sembilan, Pahang, Perak, Perlis, Pulau Pinang, Sabah, Sarawak, Selangor, Terengganu, Wilayah Persekutuan Kuala Lumpur and Wilayah Persekutuan Labuan for the year 1980).

²Malaysia (1995b,c,d,e,f,g,h,i,j,k,l,m,n,o, p). *Banci Penduduk dan Perumahan Malaysia: Laporan Penduduk Negeri....Bagi Tahun 1991*. Kuala Lumpur: Jabatan Perangkaan. (Note: This data was counted from the states population reports of Johor, Kedah, Kelantan, Melaka, Negeri Sembilan, Pahang, Perak, Perlis, Pulau Pinang, Sabah, Sarawak, Selangor, Terengganu, Wilayah Persekutuan Kuala Lumpur and Wilayah Persekutuan Labuan for the year 1991).

³Malaysia (2001) *Banci Penduduk dan Perumahan Malaysia: Taburan Penduduk dan Ciri-ciri Asas Demografi Bagi Tahun 2000*. Kuala Lumpur: Jabatan Perangkaan Malaysia. Page 87-101. (Note: This data was counted from the states population reports of Johor, Kedah, Kelantan, Melaka, Negeri Sembilan, Pahang, Perak, Perlis, Pulau Pinang, Sabah, Sarawak, Selangor, Terengganu, Wilayah Persekutuan Kuala Lumpur and Wilayah Persekutuan Labuan for the year 2000).

Table 2.2 shows trends in the increase of female head of households in all states in Malaysia since 1980 to 2000. It also shows the ratio of female heads to women population in each state. Obviously Kelantan, Penang, Kedah, Melaka, Perak and Perlis have a higher ratio of female heads per 100 women population in 2000 when compared to other states.

Table 2.2
The number of female heads of households according to states in Malaysia in 1980, 1991 and 2000; and also the ratio of female heads to women population in the year 2000.

| States | Year | | | Women population in 2000 ³ | The ratio of female head of households to women population, 2000 |
|------------------|-------------------|-------------------|-------------------|---------------------------------------|--|
| | 1980 ¹ | 1991 ² | 2000 ³ | | |
| Kelantan | 40,346 | 44,929 | 49,854 | 657,744 | 8:100 |
| Pulau Pinang | 36,046 | 37,572 | 43,544 | 659,385 | 7:100 |
| Kedah | 43,756 | 49,235 | 59,960 | 830,717 | 7:100 |
| Perak | 66,035 | 70,119 | 77,024 | 1,021,589 | 7:100 |
| Melaka | 18,828 | 19,515 | 22,731 | 316,485 | 7:100 |
| Perlis | 6,203 | 6,928 | 7,859 | 103,624 | 7:100 |
| Johor | 49,847 | 57,238 | 73,159 | 1,312,032 | 6:100 |
| Negeri Sembilan | 20,237 | 22,688 | 26,738 | 419,892 | 6:100 |
| Terengganu | 21,802 | 24,920 | 28,465 | 440,476 | 6:100 |
| Pahang | 20,715 | 23,897 | 31,054 | 612,976 | 5:100 |
| W.P Kuala Lumpur | 25,531 | 28,645 | 34,748 | 678,950 | 5:100 |
| Sarawak | 36,771 | 37,420 | 50,729 | 1,018,430 | 5:100 |
| Sabah | 23,344 | 27,315 | 46,859 | 1,257,948 | 4:100 |
| Selangor | 41,514 | 56,837 | 89,889 | 2,045,858 | 4:100 |
| W.P Labuan | - | 754 | 1,136 | 36,152 | 3:100 |
| Malaysia | 450,975 | 508,012 | 643,749 | 11,421,258 | 6:100 |

Source:

¹Malaysia (1983a,b,c,d,e,f,g,h,i,j,k,l,m,n). *Banci Penduduk dan Perumahan Malaysia: Laporan Penduduk Negeri.....Bagi Tahun 1980*. Kuala Lumpur: Jabatan Perangkaan. (Note: This data was counted from the states population reports of Johor, Kedah, Kelantan, Melaka, Negeri Sembilan, Pahang, Perak, Perlis, Pulau Pinang, Sabah, Sarawak, Selangor, Terengganu, Wilayah Persekutuan Kuala Lumpur and Wilayah Persekutuan Labuan for the year 1980).

²Malaysia (1995b,c,d,e,f,g,h,i,j,k,l,m,n,o, p). *Banci Penduduk dan Perumahan Malaysia: Laporan Penduduk Negeri....Bagi Tahun 1991*. Kuala Lumpur: Jabatan Perangkaan. (Note: This data was counted from the states population reports of Johor, Kedah, Kelantan, Melaka, Negeri Sembilan, Pahang, Perak, Perlis, Pulau Pinang, Sabah, Sarawak, Selangor, Terengganu, Wilayah Persekutuan Kuala Lumpur and Wilayah Persekutuan Labuan for the year 1991).

³Malaysia (2001). *Banci Penduduk dan Perumahan Malaysia: Taburan Penduduk dan Ciri-ciri Asas Demografi Bagi Tahun 2000*. Kuala Lumpur: Jabatan Perangkaan Malaysia. Halaman 87-101. (Note: This data was counted from the states population reports of Johor, Kedah, Kelantan, Melaka, Negeri Sembilan, Pahang, Perak, Perlis, Pulau Pinang, Sabah, Sarawak, Selangor, Terengganu, Wilayah Persekutuan Kuala Lumpur and Wilayah Persekutuan Labuan for the year 2000).

2.3 The impact of urbanization and industrialization to the distribution of female headed households

Researches in human geographies conclude that urbanization and industrialization has contributed to the formation and increase in the number of female headed households in both urban and rural areas. Momsem (1987:23) for example argues that women issues have becoming prominent in human geographical research since the 1980s. This is due to the awareness of feminist geographers on issues and problems faced by women as a result of social change and rapid urbanization and industrialization throughout the world. Earlier in the 1980s human geographers focus on the conflict of women dual-responsibilities in productive and reproductive spheres (Momsem 1987:29). Sarah Monk on the other hand concludes that industrialization and urbanization has brought about distinctive lifestyles according to gender, and the differentiation is related to social order brought by men in the society (cited in

Gregson and Rose 1997:33). Sarah Radcliffe meanwhile was interested in discussing employment, the formation of family and women migration. She highlights that development programmes usually give less attention to women in their development plans (cited from Gregson and Rose 1997:34). Jenny Williams argues that women have little access to employment and usually become the victim of unjust policies in working arenas. For example, women workers were paid less than men, and exposed to other types of discrimination in the work place (cited in Gregson and Rose 1997:38).

Brydon and Chant (1989) meanwhile discuss on the life of Third World women as a result of industrialization and urbanization. They argue that a mass of rural women migrate to urban areas to seek work in industrial and service sectors (see also Rigg 1997). They were potential female head of households and might contribute to the increase in the number of single mothers in urban areas.

Suriati (1999, 2002) also discusses on how industrialization has created large number of low-paid employment to women in Malaysia. Labour intensive industries in electronic factories for example hire women workers more than men, and in some households, low-paid factory women have becoming sole breadwinners in 'male headed households'.

Little (2002) on the other hand discusses the contribution of rural women to household economy. She argues that rural women usually do not participate in

paid employment outside the home because they have little access to transportation, child care and health care. This group is potentially vulnerable and economically affected if they are forced to the life of single motherhood.

Penang, from which two of the three study areas (the North-East District and Seberang Perai Tengah District) are located is very urbanized and industrialized in nature when compared to that of Baling in Kedah (see Chapter 1). These two districts are an important destinations for rural migrants since the 1970s, especially among females workers between the age of 16 to 20s (Suriati 1999:98). They came to Penang to work in production, service and sales sectors.

Most migrants to Penang were those of working ages (15-49), with the number of female migrants surpassing males. In 1991, there were 32,032 females originating from Kedah State in the 15-49 age group as compared to 25,839 males. Migrant from Perak show a similar pattern, in which females originating from Perak were 27,661 whereas males were 21,989 (Malaysia 1995a:105-135). The factory preference for female workers has led to the migration of adult females to Penang. Thus the increase in female population in urban areas could be related to the increase in female headed households in these areas.

In Penang there is an increase in women population aged 15-64 living in urban areas, that is from 274,512 in 1991 (Malaysia 1995b:60) to 370,960 in 2000 (Malaysia 2001:33), with the increase of 35 per cent in 10 years. The percentage

of increase is higher in industrial areas and new towns which boast of several industrial estates such as Bayan Lepas Free Industrial Zone, Mak Mandin Industrial Park, Prai Industrial Park, Bukit Minyak Industrial Park and the new towns of Bayan Baru and Seberang Jaya. This will affect the sex ratio in urban areas. The sex ratio in North-East district for example was 94:100 in 2000 (Malaysia 2001:60), which implies that the number of female population is higher than that of male (94 males for every 100 females).

Migration of female population to urban areas thus contributes to the increase of female heads of households and single mothers due to divorce, the death of the husbands and also due to related social problems such as unwed mothers. In the long run, female headed household will become a phenomenon in urban areas compared to that of rural areas.

2.4 Women and poverty

Past researches have concluded that the incidence of poverty among women is higher than that of men (Todaro 2003:230). 60-70 per cent of the world's poorest group was women, whom were 'the poorest among the poor' (Chant 2003). United Nations has listed several criterias to measure a society's socio-economic level in the new industrialization era. Among them are: (1) literate society (2) have access to education (3) good health status and have access to public health care (4) adequate housing (cited in Todaro 2003:15).

In 1993 World Bank announced that US\$1.00 a day as 'poverty line'. Households earning an income less than US\$370 a year considered as poor households (World Bank 1993). In Malaysia, on the other hand, households whose income is RM529 a month or less is considered as living below poverty line (Malaysia 2004c).

According to Todaro (2003:230-232), women who head the households are generally trapped in these characteristics: (1) obtain low education attainment (2) possess low productivity level, thus obtaining low income (3) involve in informal and non-technical employment (4) have little access to social provision, including help and support (5) experience slow economic growth due to the above criterias.

Women and the incidence of poverty can be explained using Duncan's (1968) model of socio-economic cycle. Duncan stresses that educational attainment is vital in achieving socio-economic stability. Educational attainment determines employment, income level, and the number of children in the household. The relationship between economic and social elements forms a socio-economic cycle (Figure 2.1).

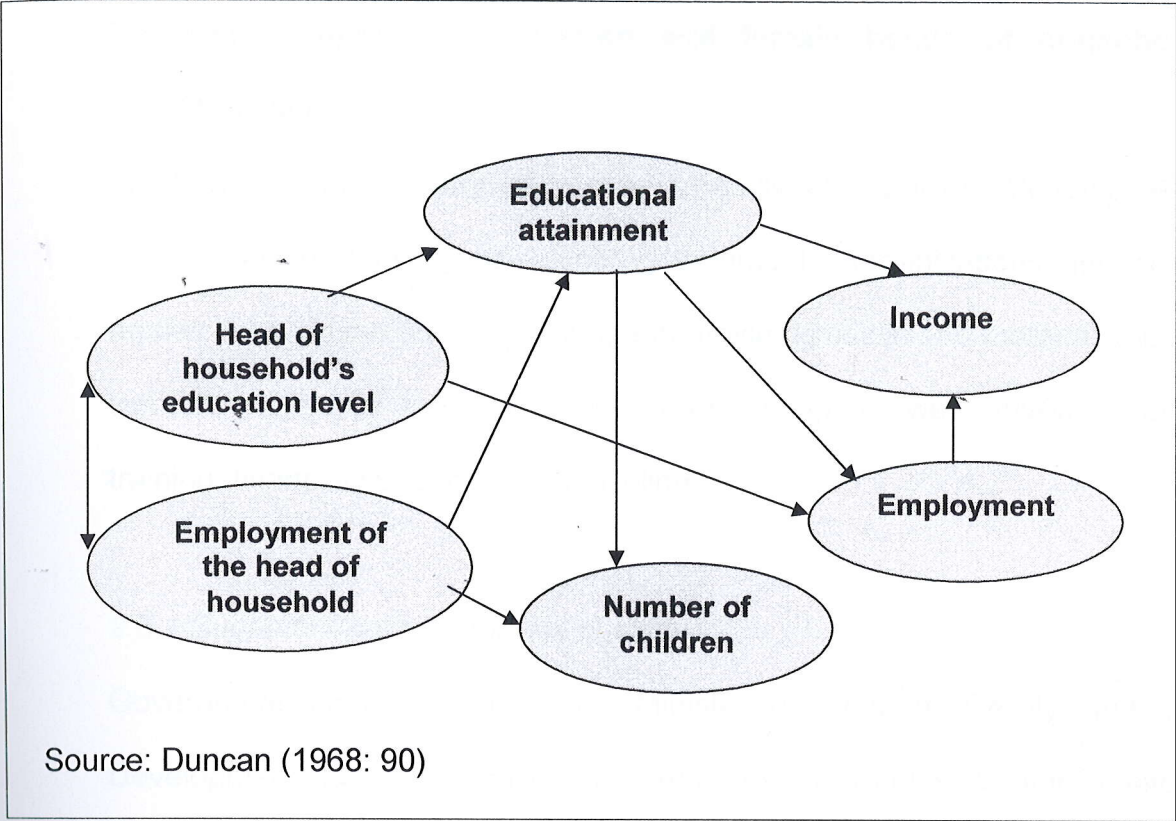


Figure 2.1: Socio-economic cycle

Chant (2003:8) highlights that women have limited access to physical assets. Women rarely own any means of production such as infrastructures; land and financial sources (see also Hassan Haji Ali 2003:247). Women participating in informal economy and work from home usually rent or share the means of production with other people, thus compounding the challenge to expand their businesses. This has also contributed to the incidence of poverty among women, including single mothers.

2.5 Social supports for women and female heads of households in Malaysia

In Malaysia, the Ministry of Women, Family and Society Development and various government agencies, non-governmental organizations and corporate bodies have played an important role in providing social and material supports to women, especially the poor ones. These supports were given in forms of training, financial support and counseling.

2.5.1 Supports from government agencies

Government agencies under the Ministry of Women, Family and Society Development have included female heads of households in their development agenda. These comprise Jabatan Pembangunan Wanita (Department of Women Development), Jabatan Kebajikan Masyarakat (Department of Social Welfare), Institut Sosial Malaysia (Malaysian Social Institute) and Lembaga Penduduk dan Pembangunan Keluarga Negara (National Population and Family Development Board). The 2004 Budget has allocated fund for the purpose of women development and support, including allocation for housing through The Package of Fiscal Economic Plan (Pakej Rancangan Fiskal Ekonomi). Low-income female heads of households were given priority to own a low-cost house under HARAPAN Housing Scheme. A low-cost house will be rented to poor women at a cost of RM50 per month. After three years, the women will decide whether they want to buy the house or simply let it go (NurITA KPWK 2005).

The 2004 budget has also declared a 20 per cent off the actual price to poor women who wish to buy a low- or medium-cost house (Utusan Malaysia 12.9.2004). Women with income lower than RM600 per month will be given priority to buy a low-cost house. Among the objective of this housing provision is to cluster the women in a specific area, such as in a block of low-cost flat. This will make it easier for any agencies to run a programme or training for female heads (Malaysia 2004d).

The Strategic Plan for Single Mothers (Pelan Strategi Untuk Ibu Tunggal) was also designed by the Ministry of Women, Family and Society Development. The purpose is to strengthen single mothers' economic and social well-being. This was made possible through, among others, entrepreneurship training, such as cooking and weaving handicrafts which can be marketed. Single mothers will be given information and training on various aspects such as on communication and information technology, information on human rights, health and counseling (Utusan Malaysia 4.1.2004).

Among the help and support entitled for single mothers and poor women provided by government agencies are:

- Financial support (loan) through Rural Credit Scheme (Skim Kredit Desa) for those who wish to start small businesses
- Financial support (loan) from Amanah Ikhtiar Malaysia, also for those who want to start small businesses

- Counseling services at the Unit Kaunseling, Jabatan Pembangunan Wanita or Rumah Nur in each states. Tabung Nur Karangraf (Karangkraf Nur Fund) was established and single mothers in need may apply for a petty cash of maximum RM500 per person (NurITA KPWK 2005).
- Help and support from Jabatan Kebajikan Masyarakat (Department of Social Welfare). Among others, JKM provides financial support from RM80 to RM350 to those in need.
- Training provided by corporate bodies (in corporation with the Ministry of Women, Family and Society Development); such as courses in financial management given by Syarikat Maybank Berhad; courses in marketing skills given by Syarikat Puppy Winks Sdn. Bhd (Berita Harian 26.8.2005).

2.5.2 Help and supports from non-governmental organization (NGOs) and corporate bodies

Non-governmental organization and corporate bodies have designed programmes such as training, counseling services, infrastructure and financial supports in order to help the poor, which include single mothers. The objective is to help lessen their burden and to strengthen their socio-economic status. Among these bodies are:

- Mass and electronic media such as Utusan Malaysia Berhad, Berita Harian Berhad, TV3 Berhad, RTM and Harian Metro Berhad. TV3 through a programme called 'Bersamamu' for example (in corporation with other corporate bodies, such as Munchy's) broadcasts the daily life of the poor,

including single mothers. This programme call on the society to help the poor by donating to 'Bersamamu Fund'. The fund will be spent on helping the poor to upgrade their life (TV3 Berhad 2005).

- Corporate bodies such as Pusat Urus Zakat Majlis Agama Islam Negeri Pulau Pinang offer financial, material and social supports, including training programmes to single mothers and other poor women.
- Syarikat AYAMAS Sdn. Bhd, a corporate body, donates 10 cents for every RM15.00 of the sale of 'Ayamas Roaster'. The donation will be allocated to single mothers only (Harian Metro 22.12.2004).

2.6 Conclusion

This chapter has discussed the distribution of female head of households in Malaysia. Industrialization and urbanization is an important factor that increases the number of women in urban areas, and to certain extent contributing to the increase in the number of female heads or single mothers in urban areas. Since women headed households is seen as a syndrome of poverty, Malaysian government and its agencies, non-governmental organization and corporate bodies are continuously designing plans and programmes, and providing material, financial and social supports in order to strengthen the socio-economic well-being of poor women and single mothers, and to help them getting out of the vicious cycle of poverty.

CHAPTER 3

THE SOCIO-ECONOMIC BACKGROUND OF THE FEMALE HEADS OF THE HOUSEHOLDS

3.1 Introduction

This chapter examines the socio-economic background of the female heads of the households who were involved in the study. It aims to assess and compare the well-being of the female heads in rural, semi-rural (in another word, peri-urban) and urban areas. In this chapter, the socio-economic background of the respondents (their age, levels of education, skills, occupation and income) will be analysed. Comparison between the socio-economic backgrounds of the female heads in the three study areas will be made and factors that led to their socio-economic differences will also be discussed. This will lead to the conclusions on the well-being of the female headed households.

The female heads of the households in this study were 'single mothers'; women who head the household when there were no adult male either due to divorce or due to the decease of the male head. We have selected 271 female heads from this category. However, we have also chosen married women who head the households since their husbands were not able to do so because of health condition, being jailed, and unemployed. 82 married women were selected from this category. Altogether, 353 female heads were involved as respondents and informants for this study, in which, 166 of them were from the North-East District

of Penang, 100 were from Seberang Perai Tengah and 87 were from Baling, Kedah.

3.2 Age of the respondents

Table 3.1 shows the age of the respondents in the three study areas. They were ranged from the age of 19 to 65 and above, with the youngest single mother at the age of 19 and the eldest married, female head at the age of 70 years old.

Table 3.1 The age of the respondents in three study areas

| Age group | North-East | | Seberang Perai Tengah | | Baling | | Total | |
|--------------|------------|--------------|-----------------------|--------------|-----------|--------------|------------|--------------|
| | No. | % | No. | % | No. | % | No. | % |
| 19 and below | - | - | - | - | 1 | 1.1 | 1 | 0.3 |
| 20 – 24 | 1 | 0.6 | 3 | 3.0 | 2 | 2.3 | 6 | 1.7 |
| 25 – 29 | 7 | 4.2 | 6 | 6.0 | 5 | 5.7 | 18 | 5.1 |
| 30 – 34 | 8 | 4.8 | 6 | 6.0 | 8 | 9.2 | 22 | 6.2 |
| 35 – 39 | 27 | 16.3 | 8 | 8.0 | 12 | 13.8 | 47 | 13.3 |
| 40 – 44 | 42 | 25.3 | 7 | 7.0 | 17 | 19.5 | 66 | 18.7 |
| 45 – 49 | 24 | 14.5 | 16 | 16.0 | 10 | 11.5 | 50 | 14.2 |
| 50 – 54 | 27 | 16.3 | 16 | 16.0 | 15 | 17.2 | 58 | 16.4 |
| 55 – 59 | 20 | 12.0 | 16 | 16.0 | 11 | 12.6 | 47 | 13.3 |
| 60 – 64 | 8 | 4.8 | 20 | 20.0 | 5 | 5.7 | 33 | 9.3 |
| 65 and above | 2 | 1.2 | 2 | 2.0 | 1 | 1.1 | 5 | 1.4 |
| Total | 166 | 100.0 | 100 | 100.0 | 87 | 100.0 | 353 | 100.0 |

The majority of the respondents were in the 35-59 age categories (75.9 per cent). There was no significant difference in the age category between respondents from the North-East and Baling. However, higher percentage of the respondents from Seberang Perai Tengah were from the elder groups compared to the other two study areas.

3.3 Highest educational attainment

The majority of the female heads had insufficient education to ensure a good living. For example, 40.8 per cent of the female heads studied were primary school leavers and 26 per cent were lower secondary school leavers (Form 1-3). On the other hand, 4.8 per cent have never attended school. Only 19 per cent managed to finish schooling at upper secondary level (Form 4-6), whereby 4.5 per cent and 2 per cent attained higher education in colleges and universities. Thus education levels of the respondents can be considered as low and this will lead to the difficulty in obtaining better occupation and higher income. Maclean (1991), Millar and Glendinning (1992) and Graham (1993) have pointed out that insufficient education and skills may lead to women being trapped in low-skilled and low-income types of employment. There is no significant difference in the respondents' levels of education between the three study areas (Table 3.2).

3.4 Employment status

The majority of the female heads (81 per cent or 285 respondents) were employed or self-employed individuals. All married women were employed whereas 23.6 per cent (68 of 271) single mothers were unemployed. The percentage of those who were unemployed is higher in Seberang Perai Tengah when compared to the other two areas. However, this is due to the age of the respondents, because the number of respondents over 55 of age is greater in Seberang Perai Tengah compared to the other two study areas. Most of the elderly single mothers were unemployed.

Table 3.3 Employment status in three study areas

| Employment status | North East | | | | Seberang Perai Tengah | | | | | | Baling | | | | Total | |
|-------------------|------------|-------|---------------|-------|-----------------------|-------|---------|-------|---------------|-------|--------|-------|---------|-------|---------------|-------|
| | Married | | Single Mother | | Total | | Married | | Single Mother | | Total | | Married | | Single Mother | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| | 40 | 100 | 96 | 79.2 | 136 | 81.9 | 21 | 100 | 52 | 65.8 | 73 | 73.0 | 21 | 100 | 55 | 83.3 |
| Working | - | - | 30 | 20.8 | 30 | 18.1 | - | - | 27 | 34.2 | 27 | 27.0 | - | - | 11 | 16.7 |
| Not working | 40 | 100.0 | 126 | 100.0 | 166 | 100.0 | 21 | 100.0 | 79 | 100.0 | 100 | 100.0 | 21 | 100.0 | 66 | 100.0 |
| Total | | | | | | | | | | | | | | | | |

3.4.1 The occupation of the respondents

Of the 353 respondents interviewed, 285 respondents (80.7 per cent) were employed in various sectors of occupation. Table 3.4 revealed that the majority of the female heads were employed in three sectors of occupation; that were in sales, production and service sectors. Those who were employed in sales make up 28.8 per cent (82 people) of the respondents, whereas those who work in production sector (mainly manufacturing) make up 24.9 per cent (71 people). This is followed by those who were occupied in services, who make up 21.7 per cent (62 people). The female heads of households who were engaged in sales were mainly operating small-scale businesses such as operating sundry shops and food stalls. Some sell cooked food from the home. The most prominent jobs occupied by the female heads in the service sector were as babysitters, dressmakers and cleaners for the offices or factories.

Agriculture, on the other hand, has given livelihood to 10.5 per cent of the respondents who live in rural areas of Baling (30 people). Only 7.4 per cent of the respondents managed to work in the professional sectors and 3.2 per cent in administration. They were those who have attained a higher education (Table 3.4).

Table 3.4 Respondents' occupation category in three study areas

| Occupation category | North-East | | | | Seberang Perai Tengah | | | | Baling | | | | Total | | Total | | | | | |
|---------------------------------------|------------|-------|---------------|-------|-----------------------|-------|---------|-------|----------------|-------|-------|-------|-------|-------|-------|-------|------|-------|------|-------|
| | Married | | Single Mother | | Total | | Married | | Single Mothers | | Total | | | | | | | | | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | | | | |
| Professional and technical workers | - | - | 5 | 5.2 | 5 | 3.7 | 1 | 20.0 | 8 | 38.1 | 9 | 12.2 | 4 | 19.0 | 3 | 5.5 | 21 | 7.4 | | |
| | 4 | 10.0 | 3 | 3.1 | 7 | 5.2 | - | 20.0 | - | - | 1 | 1.3 | - | - | 1 | 1.8 | 9 | 3.2 | | |
| Administration and managerial workers | 3 | 7.5 | 5 | 5.2 | 8 | 5.9 | - | - | - | - | - | - | 1 | 4.8 | 1 | 1.8 | 2 | 2.6 | | |
| | 18 | 45.0 | 25 | 26.0 | 43 | 31.9 | 5 | 30.8 | 5 | 23.8 | 21 | 28.4 | 9 | 42.8 | 9 | 16.4 | 18 | 23.7 | | |
| Service workers | 7 | 17.5 | 31 | 32.3 | 38 | 28.1 | 2 | 36.5 | 2 | 9.5 | 21 | 28.4 | - | - | 3 | 5.5 | 3 | 3.9 | | |
| Agricultural workers | - | - | - | - | - | - | - | 2 | 3.8 | 2 | 2.7 | 2 | 9.5 | 2 | 47.3 | 28 | 36.8 | 30 | 10.5 | |
| Production workers | 8 | 20.0 | 26 | 27.1 | 34 | 25.2 | 6 | 26.9 | 6 | 28.6 | 20 | 27.0 | 5 | 23.8 | 12 | 21.8 | 17 | 22.4 | | |
| Total | 40 | 100.0 | 95 | 100.0 | 135 | 100.0 | 21 | 100.0 | 21 | 100.0 | 74 | 100.0 | 21 | 100.0 | 55 | 100.0 | 76 | 100.0 | 285 | 100.0 |

There is an important variation in the structure of employment between the three study areas. As shown in Table 3.4, most female heads from the urban and peri-urban areas (North-East and Seberang Perai Tengah) were occupied in the sales, services and manufacturing sectors. In the rural area of Baling, on the contrary, the order of sectors occupied by the respondents were agriculture, sales and manufacturing. Employment in service sector is not important in rural areas whereas agriculture is not the occupation for those who live in urban and peri-urban areas.

Almost a third of the female heads studied carry out their economic activities in or near their home (work from home). The majority of them engaged in activities that are compatible with household work and child care. Except for a few who were employed in the factories and in the government and private offices, the majority of the female heads in this study were engaged in the informal sector of the economy. This is apparent in sales, services, agriculture and production sectors. Many female heads operated a food stall or a sundry shop in or near their home. Some prepared cooked food and put them up for sale from their home. Others were agents for direct selling companies and they were running their 'businesses' in their home. Therefore, to female heads who need to combine production activities and child care, involving in sales is the easiest way to earn an income. This is similar to Sinha's (1998) finding in that most Asian single mothers living with young children face difficulties in working outside the home. Sinha (1998) also suggested that most single mothers with young children

usually seek part-time jobs outside the home in order to enable them to take care of their children.

Other jobs included in services such as babysitting neighbours' children and dressmaking were also carried out in the home. A few female heads 'produced' for others and will be paid for, such as cooking food which will be put up for sale by their friends or neighbours. This suggests that the informal sector of the economy is important to create jobs for women heads of households.

3.5 Income

The extent to which the female heads are able to sustain the household economy will be investigated by reviewing the income gained from their employment. Table 3.5 indicates the monthly income of 285 employed respondents. The majority of them can be categorised as low-income earners, in which, 26.7 per cent earned between RM100 to RM300 per month and 30.2 per cent earned RM301 to RM600 per month. Most of them were self-employed, such as small-scale food traders and sundry shops operators, babysitters, dressmakers, and rubber tappers. However, the income of those who work as cleaners and factory workers also fall in this category. 20.0 per cent of the respondents earned between RM601 to RM900, with most of them were sundry shop operators, dressmakers, factory workers, and general workers. Only 14.4 per cent earned between RM901 - RM1,500 per month. They were teachers, petty traders, factory workers and factory supervisors. Whereas those who earned between

RM1501 to RM2500 were an accountant, school teachers, a petty trader, a dressmaker and a store manager. The higher income groups that earned more than RM2501 were petty traders, a dressmaker, and food traders. The highest income was RM10,000.00 per month, which was received by a petty trader (Table 3.5).

Table 3.5 The income of the female head of the households in three study areas

| The income category | North-East | | | | | | Seberang Perai Tengah | | | | | | Baling | | | | | | Total | |
|---------------------|------------|--------------|---------------|--------------|------------|--------------|-----------------------|--------------|---------------|--------------|-----------|--------------|-----------|--------------|---------------|--------------|-----------|--------------|------------|--------------|
| | Married | | Single Mother | | Total | | Married | | Single Mother | | Total | | Married | | Single Mother | | Total | | | |
| | | | | | | | | | | | | | | | | | | | | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | | |
| RM 300 and below | 5 | 12.5 | 21 | 21.9 | 26 | 19.1 | 1 | 4.8 | 25 | 48.1 | 26 | 35.6 | 3 | 14.3 | 21 | 38.2 | 24 | 31.6 | 76 | 26.7 |
| RM301 – RM600 | 8 | 20.0 | 25 | 26.0 | 33 | 24.3 | 4 | 19.0 | 16 | 30.8 | 20 | 27.4 | 5 | 23.8 | 28 | 50.9 | 33 | 43.4 | 86 | 30.2 |
| RM601 – RM900 | 8 | 20.0 | 31 | 32.3 | 39 | 28.7 | 3 | 14.3 | 8 | 15.4 | 11 | 15.1 | 5 | 23.8 | 2 | 3.6 | 7 | 9.2 | 57 | 20.0 |
| RM901 – RM1500 | 9 | 22.5 | 12 | 12.5 | 21 | 15.4 | 7 | 33.3 | 3 | 5.8 | 10 | 13.7 | 6 | 28.6 | 4 | 7.3 | 10 | 13.2 | 41 | 14.4 |
| RM1501 – RM2500 | 5 | 12.5 | 5 | 5.2 | 10 | 7.4 | 3 | 14.3 | - | - | 3 | 4.1 | 1 | 4.7 | - | - | 1 | 1.3 | 14 | 4.9 |
| RM2501 – RM3500 | 1 | 2.5 | - | - | 1 | 0.7 | 1 | 4.8 | - | - | 1 | 1.4 | 1 | 4.7 | - | - | 1 | 1.3 | 3 | 1.0 |
| RM3501 and above | 4 | 10.0 | 2 | 2.1 | 6 | 4.4 | 2 | 9.5 | - | - | 2 | 2.7 | - | - | - | - | - | - | 8 | 2.8 |
| Total | 40 | 100.0 | 96 | 100.0 | 136 | 100.0 | 21 | 100.0 | 52 | 100.0 | 73 | 100.0 | 21 | 100.0 | 55 | 100.0 | 76 | 100.0 | 285 | 100.0 |

Table 3.5 have also shown that female heads living in the urban area (North East, Penang) earn better than female heads living in the peri-urban and rural areas. Women in rural area (Baling) is the poorest group when compared to the other two areas.

The official Income Poverty Line for the year 2000 estimates that the poverty line for the Peninsular Malaysia is RM529 per month (Malaysia 2004a). Therefore we found that the majority of the working female heads (56 per cent) in North-Western Malaysia were living under the poverty line. This finding is comparable with those of Millar (1992) on Asian single mothers living in Britain. He found that most working Asian single mothers were trapped in the vicious cycle of poverty because they earned very little income. This is also a consequence of the insufficient education which resulted in the single mothers and female heads to work in the low ranking jobs and thus received a small income.

As a result, a number of female heads perform more than one job (part-time jobs) at a time in order to make ends meet. Our study found that 60 women have a second job, 11 have a third job and 5 women have a fourth job. They considered their second, third and fourth jobs as 'part-time jobs' and they do so in order to increase their income. Table 3.6 shows the distribution of the second, third and fourth jobs according to the study areas. Female heads living in North-East of Penang and Seberang Perai Tengah (urban and peri-urban areas) have greater access to part-time jobs when compared to female heads living in Baling (rural area). Therefore they managed to earn more as compared to those living in rural

areas. Thus urbanization creates a range of employment opportunities to female head of households living in urban and peri-urban areas.

Table 3.6: Respondents performing more than one main job in three study areas

| Respondents performing more than one job | Districts | | | | | | Total | |
|--|------------|-------|--------------------------|-------|------------------|-------|-------|-------|
| | North-East | | Seberang Perai Tengah | | Baling, Kedah | | | |
| | No. | % | No. | % | No. | % | | |
| Performing 2 part-time jobs | 26 | 68.4 | 17 | 80.9 | 17 | 100 | 60 | 69.8 |
| Performing 3 part-time jobs | 8 | 21.1 | 3 | 14.3 | - | - | 11 | 12.8 |
| Performing 4 part-time jobs | 4 | 10.5 | 1 | 4.8 | - | - | 5 | 5.8 |
| Total | 38 | 100.0 | 21 | 100.0 | 17 | 100.0 | 86 | 100.0 |

Case Study 1: A single mother combining four types of different economic activities

Poorer female heads usually do a number of jobs to earn more income. In Seberang Perai Tengah, we selected Ms Nora (pseudo-name) for our case study. Ms Nora, a young single mother (a divorcee) aged 25, has two young daughters. She combines four jobs in a day; (i) she prepares cooked food and hawks them in the village; (2) she puts up frozen meat for sale (3) for several days in a week she prepares cooked food which will be paid for by her brother who is a food caterer; and (4) she is also a trainee in a cooking workshop organized by Pusat Urus Zakat Training Centre in Teluk Air Tawar, Seberang Perai. Her daily routines is represented in Table 3.7.

Table 3.7: Our informant's (Ms. Nora) daily routines which shows her involvement in four types of productive work

| Time | Activities |
|------------------|--|
| 5.00 to 7.00 am | She prepares cooked food in her home. |
| 7.00 to 9.00 am | She sells them by setting a stall (a table with an umbrella) in the village about a kilometer away from her home. |
| 9.00 to 11.00 am | She gets back to her home and prepares the orders for frozen meat from a friend. The frozen meat is kept in her refrigerator. She then will send the frozen-meat to friends or neighbours who have already made their order a day before. |
| 11.00 to 6.00 pm | She attends the cooking workshop organized by Pusat Urus Zakat Negeri Pulau Pinang, in Teluk Air Tawar (15 km away from her house). She is one of the trainee and they cook food, cookies and bread which will be sold by the organizer. She is paid RM15 a day. |
| 6.00 to 12 pm | She prepares food for her brother who is a food caterer and she will be paid for by her brother. |

Ms. Nora regards her main job as preparing and selling cooked food, which gives her about RM30-40 per day. These activities enables her to make an income of about RM700 to RM800 a month. However, by doing other activities for an income, she may earns RM1, 600.00 per month. She can be considered well-off when compared to the other single mothers, however the fact is that she has to cope with one activity to another without rest. Having an upper secondary education, this young single mother is determined to earn a better income to make herself independent. She said, *'I cannot depend on my parents; I need to make my living myself; I need to feed my daughters, to keep the money for their education. I am still young and I have a lot of plans to do; I hope to become a food caterer or operating my own small businesses'*.

In her case, Ms. Nora is lucky because she has some skills in cooking and accounting. She has attended a few short courses on accounting. She has two years experience working as an account clerk for a company in Pahang when she was living with her husband two years ago. However, after the divorce, she quit the job and left Pahang to stay with her family in Seberang Perai Tengah.

Ms. Nora lives with her parents, therefore she receives considerable moral support from them in terms of child care. Her parents usually look after her daughters when she is away at work. She also has an opportunity to use her father's car to move about, and that has helped her in running her food businesses.

Figure 3.1 demonstrates Ms. Nora's economic activities in the home and outside the home. It also shows her journey from her home to the workplace.

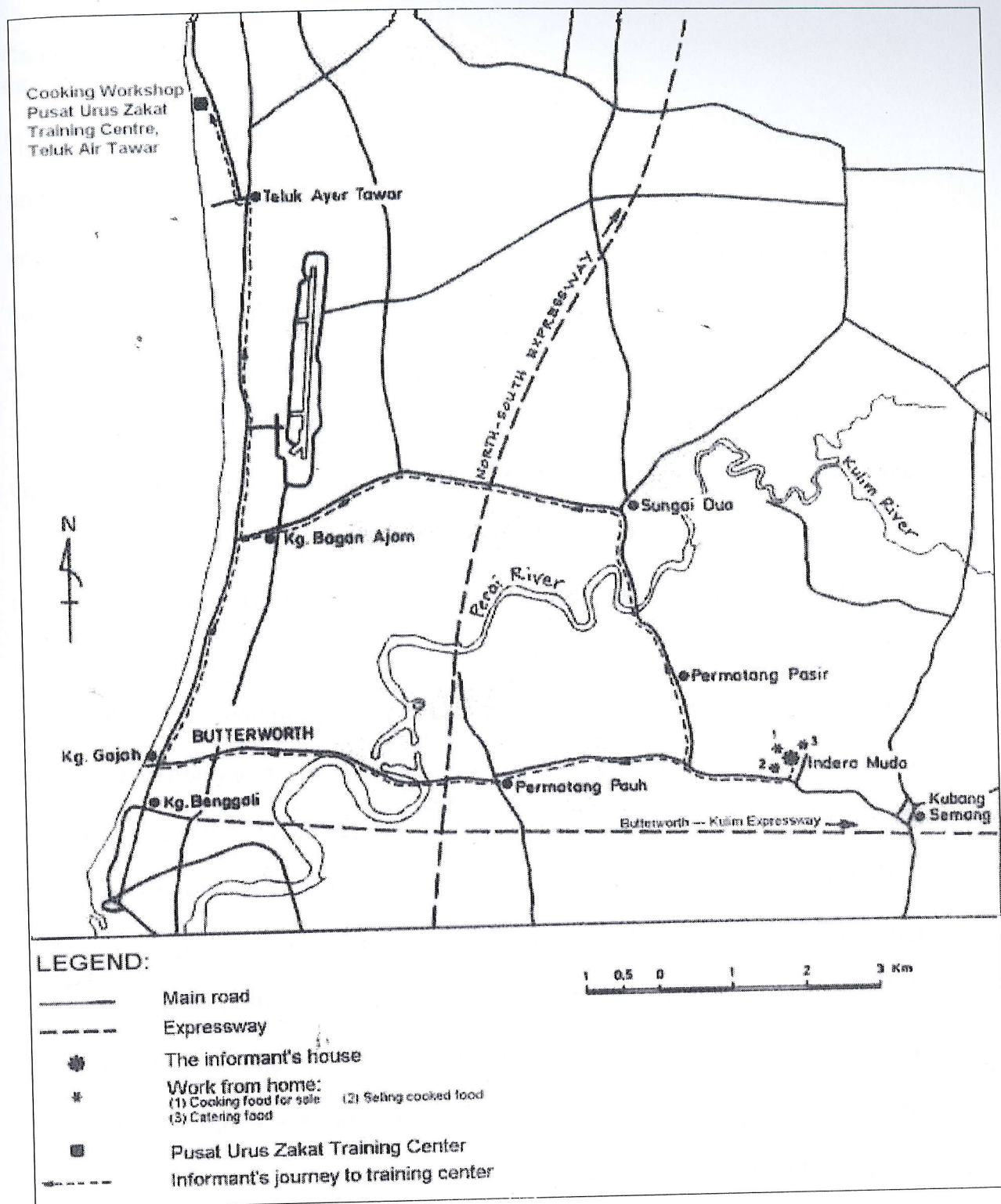


Figure 3.1: The informant's works' location; three in the home and one outside the home. She travels 15 kilometres daily to reach the training centre.

Case Study 2: A single mother combining two economic activities and child care

In the North-East District of Penang, we selected Ms Hasnah (40) (pseudo-name) for our case study. Her husband, a drug addict, has abandoned her a few years ago. At the time of the interview, she is requesting for a divorce from her husband which is made through the Islamic Religious Department. She has five schooling children aged 16, 14, 12, 10 and 6 who are studying in secondary school, primary school and in a pre-school. Similar to Ms. Nora, she has an upper secondary education (Form 5). Prior to this she was a factory operator working in Bayan Lepas Free Industrial Zone which was 20 kilometres away from her home. She quit the job to look after her children, and sought work as a sales assistant for a fast food restaurant that is only 300 metres away from her home (she walks to the workplace). She works part-time from 9 am (after sending her children to school) to 1 pm (in which she has to fetch her children from school). Her income is just as small as RM300.00 per month. In the evening (5 pm – 7 pm during weekdays and from 5 pm to 10 pm during weekends) she works for her brother who operates a foodstall in the hawkers area, some 400 metres from her house (Figure 3.2). She is paid for by her brother but the amount is not fixed. She said; *'He just helps me out by asking me to help in the stall and give me some money. I made quite a lot in the factory but it is impossible to go back to the factory because I need to look after my children'*. Ms. Hasnah's monthly income is about RM500 per month, and that is not enough to sustain a living. She is one of the beneficiaries of the Jabatan Kebajikan Masyarakat (Department of Social

Welfare), in which she receives RM550 per month. The financial aid is given in order to help Puan Hasnah finance her children's education.

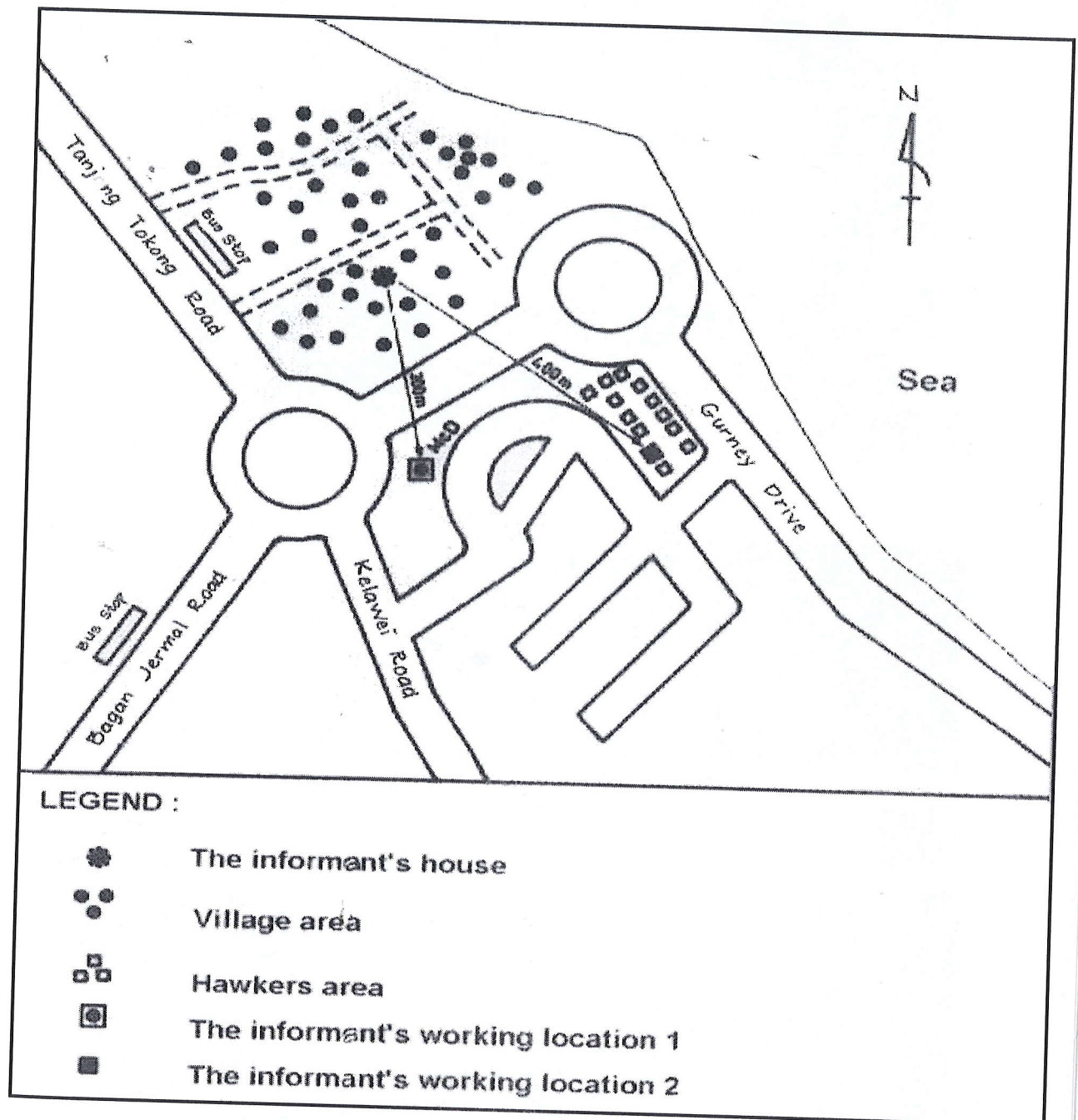


Figure 3.2 The informant's house and the location of two work places



Plate 3.1: Dressmaking is a popular income-generating activity from the home



Plate 3.2: Selling cooked food is another popular income-generating activity performed by women



Plate 3.3 and 3.4: Many women are capable of operating small-scale businesses from or near their home





Plate 3.5: Those with the right skill may venture in health and beauty treatment businesses



Plate 3.6: Women attending a baking class sponsored by Pusat Urus Zakat

3.6 Travel distance to the place of work

Employment opportunities are usually brought by urbanization and industrialization of certain geographical areas (see Suriati 1999; Safa 1995). In our case, industrial estates are located in the periphery of the urban areas or in a new development areas designed specifically for massive industrial development. As shown in Figure 1.2 (Chapter 1), industrial areas are located in the fringe of Georgetown conurbation (Bayan Lepas Free Industrial Zone), at the fringe of Butterworth, and in Kulim Industrial Estates. From this we suggest that respondents from urban and peri-urban areas (those from North-East and Seberang Prai Tengah) could be closer to the employment opportunities offered by urbanization and industrialization when compared to their Baling women counterparts.

As suggested by Gold (2002) and Suriati (1999, 2002), women tend to work in a place closer to their home so that it will be easier for them to perform their productive tasks (work for money, food) and reproductive tasks (household chores, child care). This is especially important to single mothers who have to do both tasks all alone, compared to their married women counterparts.

In our study, we found that the majority of the female heads tend to work as close as possible to their home so that they can easily look after their children. 22.8 per cent (41 respondents) travel less than a kilometer, another 32.8 per cent (59 respondents) travel 2-4 kilometers; 16.7 per cent travel 5-8 kilometers and 16.1

per cent travel 9-14 kilometers. Only 11.7 travel 15 kilometers and above (Table 3.8).

When compared among the three districts, we found that respondents from North-East travel least compared to those from Seberang Perai Tengah and Baling. For example, 26 per cent of the respondents from North-East district of Penang travel less than a kilometer to their place of work when compared to 22.5 per cent respondents in Seberang Perai and 18.6 per cent in Baling. Those who had to travel further distance, that is 15 kilometers and above, represents by only 2.5 per cent in North-East compared to 20 per cent and 11.7 per cent in Seberang Perai Tengah and Baling respectively. The reason behind this fact is that, the urban area of North-East provides employment opportunities for the respondents in this area. Those from North-East who travel more than 9 kilometers were mainly those who were working in Bayan Lepas Free Industrial Zone, Penang Island. Many respondents from Baling and Seberang Perai Tengah travel long distance (15 km and above) to work in the industrial areas which were quite far from their villages.

Most of the respondents who work in the industrial areas use factory buses as their means of transportation. Whereas those who live closest to their working place (less than a kilometers), usually walk or bike. A few of them are sent by family members; while the rest drive their own motorbike or car. A very few respondents use public transportation (bus) and they complaint that the public

transportation is not accessible enough and do not reach their place of work. A respondent from Seberang Perai Tengah who was a trainee in Pusat Urus Zakat Training Centre said; *'if I were to use public transportation, I have to change the bus at town. But when it reaches this area (her place of work) I have to walk another 300 metres before I get to the work place. Therefore I'll use my father's car to come here. If he has to use his car, he will send me here. Sometimes I simply cannot go to work when he is not around to take me here'*. Therefore we conclude that an efficient public transportation is important in order to provide social support for the female heads and the poor groups of our society.

Table 3.8 The distance of the work place from respondents' homes

| Distance | North-East | | | | Seberang Perai Tengah | | | | | | Baling | | | | Total | | | | | |
|------------------------|------------|--------------|---------------|--------------|-----------------------|--------------|-----------|--------------|---------------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|------------|--------------|
| | Married | | Single Mother | | Total | | Married | | Single Mother | | Total | | | | | | | | | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| Less than a kilometer | 9 | 37.5 | 12 | 21.0 | 21 | 25.9 | 5 | 27.8 | 4 | 18.2 | 9 | 22.5 | 5 | 38.5 | 6 | 12.0 | 11 | 18.6 | 41 | 22.8 |
| 2 – 4 kilometer | 5 | 20.8 | 16 | 28.1 | 21 | 25.9 | 10 | 55.6 | 6 | 27.3 | 16 | 40.0 | 1 | 7.7 | 21 | 45.7 | 22 | 37.3 | 59 | 32.8 |
| 5 - 8 kilometer | 2 | 8.3 | 12 | 21.0 | 14 | 17.3 | 1 | 5.6 | 2 | 9.1 | 3 | 7.5 | 5 | 38.5 | 8 | 17.4 | 13 | 22.0 | 30 | 16.7 |
| 9 – 14 kilometer | 8 | 33.3 | 15 | 26.3 | 23 | 28.4 | - | - | 4 | 18.2 | 4 | 10.0 | - | - | 2 | 4.3 | 2 | 3.4 | 29 | 16.1 |
| 15 kilometer and above | - | - | 2 | 3.6 | 2 | 2.5 | 2 | 11.1 | 6 | 27.3 | 8 | 20.0 | 2 | 15.4 | 9 | 19.6 | 11 | 18.6 | 21 | 11.7 |
| Total | 24 | 100.0 | 57 | 100.0 | 81 | 100.0 | 18 | 100.0 | 22 | 100.0 | 40 | 100.0 | 13 | 100.0 | 46 | 100.0 | 59 | 100.0 | 180 | 100.0 |

3.7 Working long hours to earn more income

Previous studies highlighted that poor women usually work long hours and do a number of jobs to earn an income (Suriati 1999; 2002; Murray 1992). They often developed their own strategies to make ends meet (Husna and Napisah 1994). This is especially true in the case of the female head of households.

In this study we found that the majority of the female heads were working between 7 to 9 hours a day (42.5 per cent). This is followed by those who work between 10-12 hours (28.4 per cent). 18.9 per cent work between 4-6 hours a day. Those who work for more than 13 hours were 9.1 per cent (Table 3.9).

A comparison between the study areas shows that most female heads living in North-East of Penang and Seberang Perai Tengah work for longer hours (7 to 12 hours) compared to female heads living in Baling. In Baling, the majority of the respondents spent 4-6 hours and 7-9 hours. Those who work for 13 hours and more per day were also higher in the North-East and Seberang Perai Tengah when compared to those living in Baling.

This finding is consistent with the previous discussion in that many female heads in the North-East and Seberang Perai Tengah do a number of jobs in order to make ends meet. However their multiple income activities, as represented in the daily routines of one of the informant (Table 3.7) require them to work for long hours to produce cash for her household (see also Suriati 1999; 2002).

Table 3.9 Hours spent for productive work/activities to earn an income

| Working hours allocated for a day | North-East, Penang | | | | | | Seberang Perai Tengah | | | | | | Baling, Kedah | | | | | | Total | |
|-----------------------------------|--------------------|-------|-----|---------------|------|-------|-----------------------|-------|------|---------|------|-------|---------------|-------|------|-------|------|-------|-------|-------|
| | Married | | | Single Mother | | | Total | | | Married | | | Single Mother | | | Total | | | | |
| | | | No. | | | % | | | % | | | % | | | % | | | % | | |
| | No. | % | | No. | % | | No. | % | | No. | % | | No. | % | | No. | % | | No. | % |
| 1 – 3 hrs | - | - | - | - | - | - | - | - | 1 | 1.9 | 1.4 | - | - | 2 | 3.6 | 2 | 2.6 | 3 | 1.1 | |
| 4 – 6 hrs | - | - | 14 | 14.6 | 10.3 | 2 | 9.5 | 9 | 17.3 | 11 | 15.1 | 3 | 14.3 | 26 | 47.3 | 29 | 38.2 | 54 | 18.9 | |
| 7 – 9 hrs | 19 | 47.5 | 43 | 44.8 | 62 | 45.6 | 7 | 33.3 | 20 | 38.5 | 27 | 37.0 | 10 | 47.6 | 22 | 40.0 | 32 | 42.1 | 121 | 42.5 |
| 10 – 12 hrs | 16 | 40.0 | 30 | 31.2 | 46 | 33.8 | 11 | 52.4 | 16 | 30.8 | 27 | 37.0 | 5 | 23.8 | 3 | 5.5 | 8 | 10.5 | 81 | 28.4 |
| 13 – 15 hrs | 5 | 12.5 | 9 | 9.4 | 14 | 10.3 | 1 | 4.8 | 4 | 7.7 | 5 | 6.8 | 3 | 14.3 | 2 | 3.6 | 5 | 6.6 | 24 | 8.4 |
| 16 hrs and more | - | - | - | - | - | - | - | - | 2 | 3.8 | 2 | 2.7 | - | - | - | - | - | - | 2 | 0.7 |
| Total | 40 | 100.0 | 96 | 100.0 | 136 | 100.0 | 21 | 100.0 | 52 | 100.0 | 73 | 100.0 | 21 | 100.0 | 55 | 100.0 | 76 | 100.0 | 285 | 100.0 |

3.8 Housing ownership

Housing ownership in some way may help us to explain the socio-economic status and the well-being of the female heads. Gold (2002) argues that housing is an ongoing problem for the poor, low-income urban population who usually could not afford to buy a house. This is usually due to the high living cost and expensive homes in urban areas when compared to those of rural areas (see Suriati 1999; 2000; Chamhuri Siwar 1996).

In this study only a third of the female heads own the house in which they were living (34.8 per cent or 123 respondents). Another 5.4 per cent were in the process of buying the house (hire purchase) and soon the house will be hers. 25.5 per cent were taking shelter in other peoples' house, usually the parents', the siblings' or relatives' houses. They were either living together or living separately with them. In this case, the female heads were not asked to pay the rent (Table 3.10).

18.7 of the women were living in the 'ancestral home' (*rumah pesaka*), the house owned by her late husband, or her late parents. The process of transferring the name to the beneficiaries would take some time, and therefore, the status of the house is not yet known. This finding concludes that the majority of the female heads do not own a house. This finding shows that the female heads are insecure in terms of housing ownership; and they are burdened with the risks that they might have to leave the house and becoming homeless if they were asked

to vacate the house (Crow and Hardey 1991:47; see also Malaysia 2004b; Strell 1999).

The comparison among the three study areas show that female heads living in peri-urban and rural areas (SPT and Baling) have more possibility to own a house and live in an ancestral home when compared to those in urban area (North-East). Whereas in the North-East, many of the respondents were renting a house or taking shelter in parents', relatives', and even ex in-laws' houses. A few were in the process of buying a house through a hire purchase scheme which is designated for the low income group. This finding is similar to that of Gold (2002), and the high cost of living in urban areas makes it difficult for the poor female heads to buy or own a house. In the peri-urban and rural areas, on the other hand, people tend to build a house on the parents' land, usually just beside the parents' houses, and the cost will be very much cheaper (see Suriati 1999; 2000). Living closer to parents' houses is a kind of social support received by the female heads in rural areas.

Table 3.11 shows the types of houses in which the female heads live.

Table 3.10 Housing ownership according to the study areas

| The status of the house | North-East | | | | | | Seberang Perai Tengah | | | | | | Baling | | | | Total | | | |
|--|------------|-------|---------------|-------|-------|-------|-----------------------|-------|---------------|-------|-------|-------|---------|-------|---------------|-------|-------|-------|-------|-------|
| | Married | | Single Mother | | Total | | Married | | Single Mother | | Total | | Married | | Single Mother | | | | Total | |
| | | | | | | | | | | | | | | | | | | | | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| Rented | 13 | 32.5 | 23 | 18.2 | 36 | 21.7 | 8 | 38.1 | 9 | 11.4 | 17 | 17.0 | 2 | 9.5** | - | - | 2 | 2..3 | 55 | 15.6 |
| Taking shelter (live in a house without paying the rent) | 8 | 20.0 | 37 | 29.4 | 45 | 27.1 | 8 | 38. | 17 | 21.5 | 25 | 25.0 | 2 | 9.5 | 18 | 27.7 | 20 | 23.0 | 90 | 25.5 |
| 'Rumah pesaka' (Ancestral home) | 6 | 15.0 | 16 | 12.7 | 22 | 13.2 | - | - | 12 | 15.2 | 12 | 12.0 | 5 | 23.8 | 27 | 40.9 | 32 | 36.8 | 66 | 18.7 |
| Own the house | 10 | 25.0 | 35 | 27.8 | 45 | 27.1 | 5 | 23.8 | 41 | 51.9 | 46 | 46.0 | 11 | 52.4 | 21 | 31.8 | 32 | 36.8 | 123 | 34.8 |
| In the process of buying the house through hire purchase | 3 | 7.5 | 15 | 11.9 | 18 | 10.8 | - | - | - | - | - | - | 1 | 4.8 | - | - | 1 | 1.1 | 19 | 5.4 |
| Total | 40 | 100.0 | 126 | 100.0 | 166 | 100.0 | 21 | 100.0 | 79 | 100.0 | 100 | 100.0 | 21 | 100.0 | 66 | 100.0 | 87 | 100.0 | 353 | 100.0 |

Table 3.11 Types of houses according to the study areas

| Condition of the house | North-East | | | | Seberang Perai Tengah | | | | Baling | | | | Total | | | | | | | |
|-------------------------------|------------|-------|---------------|-------|-----------------------|-------|---------|-------|---------------|-------|-------|-------|-------|-------|----|-------|----|-------|-----|-------|
| | Married | | Single mother | | Total | | Married | | Single mother | | Total | | | | | | | | | |
| | No | % | No. | % | Bill | % | No | % | No | % | No. | % | No. | % | | | | | | |
| | | | | | | | | | | | | | | | | | | | | |
| A single brick house | 3 | 7.5 | 6 | 4.8 | 9 | 5.4 | 2 | 9.5 | 9 | 11.4 | 11 | 11.0 | 8 | 38.1 | 21 | 31.8 | 29 | 33.3 | 49 | 13.9 |
| A brick, double storey house | 1 | 2.5 | 2 | 1.6 | 3 | 1.8 | 3 | 14.3 | 4 | 5.1 | 7 | 7.0 | - | - | 2 | 3.0 | 2 | 2.3 | 12 | 3.4 |
| A wooden house | 14 | 35.0 | 35 | 27.8 | 49 | 29.5 | 4 | 19.0 | 24 | 30.4 | 28 | 28.0 | 6 | 28.6 | 11 | 16.7 | 17 | 19.5 | 94 | 26.6 |
| A wooden, double storey House | 3 | 7.5 | 15 | 11.9 | 18 | 10.8 | 1 | 4.8 | 14 | 17.7 | 15 | 15.0 | 1 | 4.8 | 8 | 12.1 | 9 | 10.3 | 42 | 11.9 |
| A brick and wooden house | 1 | 2.5 | 11 | 8.7 | 12 | 7.2 | 5 | 23.8 | 24 | 30.4 | 29 | 29.0 | 5 | 23.8 | 17 | 25.7 | 22 | 25.3 | 63 | 17.8 |
| A low-cost, terrace house | 2 | 5.0 | 2 | 1.5 | 4 | 2.4 | 4 | 19.0 | - | - | 4 | 4.0 | 1 | 4.8 | - | - | 1 | 1.1 | 9 | 2.5 |
| A low-cost flat | 11 | 27.5 | 40 | 31.7 | 51 | 30.7 | 1 | 4.8 | 2 | 2.5 | 3 | 3.0 | - | - | - | - | - | - | 54 | 15.3 |
| *A 'PPR' home | 5 | 12.5 | 15 | 11.9 | 20 | 12.0 | 1 | 4.8 | 2 | 2.5 | 3 | 3.0 | - | - | 7 | 10.6 | 7 | 8.0 | 30 | 8.5 |
| Total | 40 | 100.0 | 126 | 100.0 | 166 | 100.0 | 21 | 100.0 | 79 | 100.0 | 100 | 100.0 | 21 | 100.0 | 66 | 100.0 | 87 | 100.0 | 353 | 100.0 |

*A PPR home is a home designated for low-income families, including female heads. PPR represents for 'Projek Perumahan Rakyat' or Peoples' Housing Project. In urban areas such as in the North-East, this PPR home is a high-rise flat. The residents bought the house through a hire purchase programme. In peri-urban and rural areas of SPT and Baling, a few respondents were living in a PPRT home (Projek Perumahan Rakyat Termiskin/ The House For The Poorest).

Almost a third of the respondents from the North-East and Seberang Perai Tengah live in a wooden house. A wooden house in an urban area usually portrays the poor socio-economic condition of the owner or tenant. 30 per cent of the respondents in the North-East were living in a low-cost flat. Whereas respondents in Seberang Perai Tengah and Baling enjoy living in single brick and wooden houses, some were even in double storey houses, which were built on their own land or their parents' land.



Plate 3.7: A PPR home in Georgetown, Penang (North-East District)

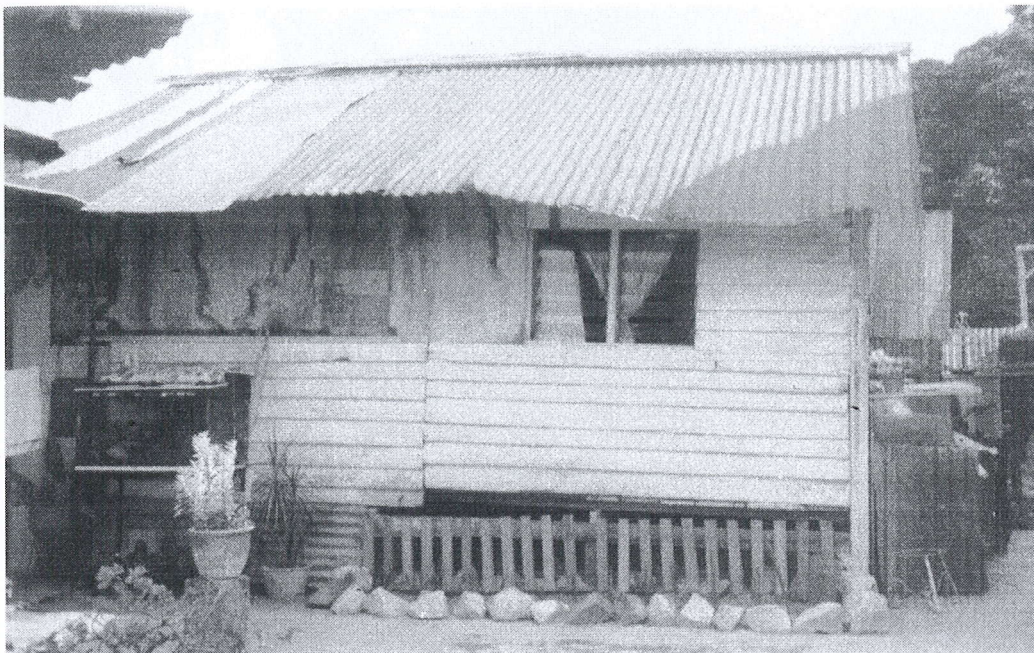


Plate 3.8: A wooden house owned by a respondent in urban area



Plate 3.9: A home for the poorest group in a PPRT settlement (Projek Perumahan Rakyat Termiskin) in urban area



Plate 3.10: A wooden house owned by a respondent in rural area



Plate 3.11: A home for the poorest group in a PPRT settlement (Projek Perumahan Rakyat Termiskin) in rural area

3.9 Conclusion

This chapter concludes that:

- The education levels of the female heads can be considered as low and this led to the difficulty in obtaining better occupation and higher income. As a result, the majority of them being trapped in low-skilled and low-income types of employment in both urban, peri-urban and rural areas
- The popular employment sectors occupied by the female heads are in sales, services and manufacturing for those living in urban and peri-urban areas. Rural women on the other hand are prominent in agriculture and sales. Most of them are self-employed, venturing small businesses from their home which enable them to look after the children
- The majority of them can be considered as low-income, in which 57 per cent earn RM600 and below per month, and this is not enough for a living. A number of them perform multiple income-generating activities to make ends meet, but this has led them to work long hours
- The majority of the female heads tend to work as close as possible to their home so that they can easily look after their children. An efficient public transportation is important in order to provide social support for the female heads and the poor groups of our society
- The majority of the women studied do not own a house, and they are insecure in terms of housing ownership; they are burdened with the risks that they might have to leave the house and becoming homeless

From the above points we conclude that the majority of the female heads of the household are considered unfortunate in terms of their socio-economic well-being. This is due to their modest socio-economic circumstances, of which are, poor education, inferior employment and inadequate income. In the next chapter we will examine the socio-economic conditions of their children. We would like to investigate whether living in poverty will affect the children's welfare, such as their education.

CHAPTER 4

THE SOCIO-ECONOMIC CONDITIONS OF THE CHILDREN IN THE FEMALE HEADED HOUSEHOLDS

4.1 Introduction

Chapter 5 explores the well being of the other household members (the children). The first part reviews the socio-economic condition of the schooling children and the second part reviews the levels of the education and the occupation of the children that have left school. This chapter also discusses the economic difficulties faced by the female heads with young children and still attending school. This chapter will reveal efforts made by the female heads in order to sustain a living and to ensure that their children's welfare is safeguarded.

Past studies have discussed that poverty affect both the single mothers and their children, in that poor socio-economic conditions led to the low academic achievement among the children and thus to low employment status and income. Single mothers with young and schooling children are potentially more at risk to live within poverty (Buvinic and Gupta 1997; Waldfoge et. al 2001; Morada et. al 2003:5) due to the excessive economic burden faced by them.

Louat, Grosh and van der Gaag (1993) pointed out how the poor female head of household would affect their children's welfare, for example, in education. The poor female head of household is pressed for money, and therefore she is also likely to be pressed for time. In general, they spend longer hours on the

combination of income activities (be they market or home-based) and domestic chores which contribute to household welfare. When female-headship implies that the woman must increase her income-generating activities, she naturally has less time for welfare-producing domestic activities. Children of female heads of households may have to substitute for her domestic labour, or complement her earnings, thereby reducing the time available for their schooling. This would result in lower welfare outcomes (lower education levels) for children now, and reduce their earnings potential in the future thereby transmitting poverty to the new generation.

Even though female-headed households are doubly constrained by low income and too little time to carry out all their tasks, the priority that they give to their children's welfare may help safeguard welfare. Research shows that more of women's incomes than men's goes to everyday subsistence and nutrition and women devote a higher and more constant share of income to family as opposed to personal needs (Louat, Grosh dan van der Gaag 1993; Chant 1995; Suriati 1999, 2002). Suriati (1999, 2002) for example shows that two third of the women's income were spent for everyday subsistence, nutrition and for the education of the children.

According to Gray, Qu-Lixi, Vaus and Millward (2002) 'dependent children' refers to the household members aged below one year old to those aged 24 years old. They usually are younger children, schooling children and elder children still

looking for a job. Most of them live together with their family and economically dependent on their mother.

This chapter will therefore explore if the above condition is similar to the experiences of the female headed households in North-Western Malaysia.

Table 4.1 demonstrates the age of all children (including adult, married children) in the households studied. The most important group focused by this chapter is those who were still studying and dependent to the mothers, regardless of age. We noted that a few of the children aged 24 and above were still studying, and others aged 24 and below have left school. However, we noted that the majority of those aged 24 and below were still attending school or colleges. This group is usually solely supported economically and socially by their parents, and in this case, the female heads.

Table 4.1: The age of all children (including adult children) in the three study areas

| Age groups | North-East | | Seberang Perai Tengah | | Baling | | Total | |
|--------------|------------|--------------|-----------------------|--------------|------------|--------------|-------------|--------------|
| | No. | % | No. | % | No. | % | No. | % |
| 4 and below | 23 | 4.1 | 26 | 6.6 | 27 | 7.6 | 76 | 5.8 |
| 5 – 9 | 62 | 11.2 | 40 | 10.2 | 47 | 13.3 | 149 | 11.4 |
| 10 – 14 | 109 | 19.6 | 39 | 9.9 | 52 | 14.7 | 200 | 15.4 |
| 15 – 19 | 131 | 23.6 | 55 | 14.0 | 69 | 19.5 | 255 | 19.6 |
| 20 – 24 | 98 | 17.6 | 56 | 14.3 | 57 | 16.1 | 211 | 16.2 |
| 25 – 29 | 61 | 11.0 | 49 | 12.5 | 41 | 11.6 | 151 | 11.6 |
| 30 – 34 | 42 | 7.6 | 48 | 12.2 | 28 | 7.9 | 118 | 9.1 |
| 34 – 39 | 22 | 4.0 | 37 | 9.4 | 19 | 5.4 | 78 | 6.0 |
| 40 – 44 | 6 | 1.1 | 26 | 6.6 | 10 | 2.8 | 42 | 3.2 |
| 45 – 49 | 2 | 0.4 | 16 | 4.1 | 4 | 1.1 | 22 | 1.7 |
| Total | 556 | 100.0 | 392 | 100.0 | 354 | 100.0 | 1302 | 100.0 |

Of the total 1302 children from 353 households studied, 68.4 per cent (891 people) aged 24 and below; in which 76.1 per cent were in the North-East, 55.0 per cent in Seberang Perai Tengah and 71.2 per cent in Baling, Kedah. 74 per cent of them were single and 25.4 were married (Table 4.2).

Table 4.2: The children's marital status according to the study area

| Marital status | North-East | | Seberang Perai Tengah | | Baling | | Total | |
|----------------|------------|-------|-----------------------|-------|--------|-------|-------|-------|
| | No. | % | No. | % | No. | % | No. | % |
| Married | 94 | 16.9 | 148 | 37.8 | 90 | 25.4 | 332 | 25.5 |
| Single | 457 | 82.2 | 244 | 62.2 | 262 | 74.0 | 963 | 74.0 |
| Divorcee | 5 | 0.9 | - | - | 2 | 0.6 | 7 | 0.5 |
| Total | 556 | 100.0 | 392 | 100.0 | 354 | 100.0 | 1302 | 100.0 |

Part I: Female heads with schooling children

4.2 The well-being of the schooling children

Of the total 1302 children from all households, 40.9 per cent (532 people) were still studying, which were ranging from the pre-school children to university students. More than a third were primary school children (38.5 per cent or 205 people) and 42.5 per cent (226 people) were secondary school students (Table 4.3). 12.9 per cent (69 people) were those studying in the colleges, technical institutes and in the universities.

Table 4.3: Education levels of the children that were still studying

| Levels of education | North-East | | Seberang Perai Tengah | | Baling | | Total | |
|------------------------------|------------|--------------|-----------------------|--------------|------------|--------------|------------|--------------|
| | No. | % | No. | % | No. | % | No. | % |
| Pre-school | 15 | 5.6 | 7 | 6.7 | 10 | 6.8 | 32 | 6.0 |
| Primary school | 96 | 36.1 | 44 | 41.9 | 65 | 44.2 | 205 | 38.5 |
| Lower secondary (Form 1 – 3) | 78 | 29.3 | 35 | 33.3 | 28 | 19.0 | 141 | 26.5 |
| Upper secondary (Form 4 – 6) | 46 | 17.3 | 15 | 14.3 | 24 | 16.3 | 85 | 16.0 |
| Polytechnics, colleges | 17 | 6.4 | 14 | 13.3 | 15 | 10.2 | 46 | 8.6 |
| Universities | 14 | 5.3 | 4 | 3.8 | 5 | 3.4 | 23 | 4.3 |
| Total | 266 | 100.0 | 105 | 100.0 | 147 | 100.0 | 532 | 100.0 |

353 female headed households studied, 65.7 per cent or 232 households have children that were still attending school, colleges and universities, or attending pre-school, with the average of 2.3 children per household. This consists of 118 households in the North-East, 61 households in Seberang Perai Tengah and 53 households in Baling, Kedah. The smallest number of schooling children per household is one and the largest is 7.

4.2.1 Study cases on female headed households with school children

Since female heads with schooling children are regarded as those who face a considerable economic burden in sustaining a living, we therefore investigate more deeply into the socio-economic arrangement inside these households. We selected 9 households for our qualitative study on the socio-economic burden and arrangement made by these households in order to make ends meet. The selected households were those with a number of schooling children inside them (Table 4.4).

Table 4.4: The details of the 9 selected households with schooling children

| Households (pseudo-name, age, location, status, employment, income, etc) | The details of schooling children |
|--|--|
| <p>Household 1; Ms Zaiton; 42, North-East</p> <ul style="list-style-type: none"> - a divorcee -Not working because she has to look after the children -Receives financial support from her ex-husband (RM500 per month) and Jabatan Kebajikan Masyarakat (RM350 per month) - lives in the ancestral home (rumah pesaka) and is free from paying rent. - spends RM300 for the children's education - spends RM500 for food and household maintenance -her comment:: the financial support is just enough for the monthly spending | <p>6 schooling children:</p> <ol style="list-style-type: none"> 1. Male, 16, Form 5 secondary school 2. Male, 15, Form 3 secondary school 3. Male, 14, Form 2 secondary school 4. Male, 12, Year 6 primary school 5. Male, 10, Year 4 primary school 6. Male, 9, Year 3 primary school <p>* the eldest, male, 21, lower secondary education, is still seeking for a job.</p> |
| <p>Household 2; Ms Hasnah; 45; North-East;</p> <ul style="list-style-type: none"> - a divorcee - weekly housemaid to 3 neighbours - earns an income of RM150 per week or RM600 per month - receives financial support from Jabatan Kebajikan Masyarakat (RM500 once a year) but none from her ex-husband - lives in a PPR flat, pays rent of RM100 a month - spends RM250.00 monthly for the children's education - spends RM350 for food and household maintenance -her comment:: her income has never meet the monthly spending. | <p>5 schooling children</p> <ol style="list-style-type: none"> 1. Male, 15, Form 3 secondary school 2. Female, 14, Form 2 secondary sch 3. Male, 13, Form 1 secondary school 4. Male, 12, Year 6 primary school 5. Female, 11, Year 5 primary school <p>* the eldest, female, 17, upper secondary education, is still seeking for a job.</p> |
| <p>Household 3; Ms Zakiah, 46; North-East</p> <ul style="list-style-type: none"> -a widow; - daily nanny for her neighbour's' children (2 children), earns RM250 monthly - receives financial support from Jabatan Kebajikan Masyarakat (RM350 monthly), Buddhist Association (RM100 monthly) and Pusat Urus Zakat (RM150 yearly). - lives in a resettlement house for the poor and pays RM87 monthly as a rent to Majlis Perbandaran Pulau Pinang. - spends RM250 for the children's education - spends RM500 for food and household maintenance. -her comment:: her income has never meet the monthly spending. | <p>5 schooling children</p> <ol style="list-style-type: none"> 1. Male, 16, Form 4 secondary school 2. Female, 15, Form 3 secondary school 3. Male, 13, Form 5 secondary school 4. Female, 9, Year 3 primary school 5. Female, 7, Year 1 primary school*she <p>* she also supports her elderly mother, a mentally-retarded elder sister and a mentally-retarded eldest daughter</p> |

| | |
|--|---|
| <p>Household 4; Faridah, 41; North-East</p> <ul style="list-style-type: none"> - abandoned by her husband - a cook for a foodstall, RM30 per day x 6 days - earns RM720 monthly - receives financial support from Jabatan Kebajikan Masyarakat (RM280 monthly) - lives in a PPR flat and pays rent RM100 monthly - spends RM250 for children's education - spends RM450 for food and household maintenance - saves RM100 per month <p>Her comment: my income is just enough for a living.</p> | <p>3 schooling children</p> <ol style="list-style-type: none"> 1. Female, 16, Form 4 secondary school 2. Male, 15, Form 3 secondary school 3. Male, 6, pre-school education |
| <p>Household 5; Ms Aminah, 40, Seberang Perai Tengah, a widow</p> <ul style="list-style-type: none"> - operating a sundry shop nearby the house - earns RM800-1,000 monthly - owns the house built on the parents' houseplot - spends RM360 for the children's education - spends RM500 for food and household maintenance - saves RM100 monthly <p>-her comment:: my income is just enough for a living</p> | <p>4 schooling children</p> <ol style="list-style-type: none"> 1. Female, 20, a university student 2. Male, 17, Form 5 secondary school 3. Male, 14, Form 2 secondary school 4. Male, 9, Year 3 primary school |
| <p>Household 6, Ms Maisarah, 36, Seberang Perai Tengah, married, the husband is a jobless</p> <ul style="list-style-type: none"> - a trainee at PUZ cooking workshop, earns RM330 monthly - a weekly maid at neighbours' houses, earns RM200 monthly - receives financial support from PUZ a sum of RM200 monthly - lives in a PPRT home, exempted from paying rent - spends RM300 for the children's education - spends RM400 for food and household maintenance <p>- her comment: the income has never meet the monthly spending</p> | <p>5 schooling children</p> <ol style="list-style-type: none"> 1. Male, 14, Form 2 secondary school 2. Female, 13, Form 1 secondary school 3. Male, 11, Year 5 primary school 4. Male, 9, Year 3 primary school 5. Male, 7, Year 1 primary school <p>* another 2 younger children are aged 3 and 4.</p> |
| <p>Household 7, Ms Nurulhuda 47, Seberang Perai Tengah, a widow</p> <ul style="list-style-type: none"> - operating a sundry shop and earns RM900 per month - cook and sells nasi lemak and earns RM500 per month - lives in her late parents' house and free from paying rent - spends RM300 for the children's education - spends RM600 for food and household maintenance - pays RM150 monthly for the rent of the shop lot - saves RM200 monthly <p>- her comment: the income is just enough for a living.</p> | <p>5 schooling children</p> <ol style="list-style-type: none"> 1. Female, 15, Form 3 secondary school 2. Male, 13, Form 1 secondary school 3. Male, 10, Year 4 primary school 4. Female, 8, Year 2 primary school 5. Female, 7, Year 1 primary school <p>* other 6 eldest children have finished education (upper secondary education); first daughter is a housewife, second and third daughters (aged 24 and 23) work for a factory, three sons (aged 20, 19, and 18) are searching for a job.</p> |

| | |
|---|--|
| <p>Household 8, Ms Salmiah, 37, Baling, a widow</p> <ul style="list-style-type: none"> - production operator for a factory - earns RM480 per month - receives financial support from JKM (RM350 monthly) and from a political party, PAS (RM500 monthly) - lives in her own house and free from paying rent - spends RM400 for the children's education - spends RM500 for food and household maintenance - her comment: the income is not enough but I survive with the support from others (JKM and PAS). | <p>6 schooling children</p> <ol style="list-style-type: none"> 1. Female, 18, Form 6 secondary school 2. Female, 15, Form 3 secondary school 3. Male, 14, Form 2 secondary school 4. Female, 11, Year 5 primary school 5. Female, 9, Year 3 primary school 6. Male, 7, Year 1 primary school <p>*the youngest, male, aged 5 is still at preschool age.</p> |
| <p>Household 9, Ms Zainab, 40, Baling, married but live in a separate house (the husband remarried a second wife and neglects her and the children)</p> <ul style="list-style-type: none"> - operating a sundry shop in a small town about km from her house, earns RM2000 per month - receives no financial support from the husband - pays rent for the shop RM200 per month - lives in her own house and free from paying rent - spends RM400 for her children's education - spends RM500 for food and household maintenance - saves RM 200 per month her comment: the income is enough because the business goes well, but I have to work hard and always leave the children alone at home. | <p>7 schooling children</p> <ol style="list-style-type: none"> 1. Male, 19, Form 6 secondary school 2. Male, 17, Form 5 secondary school 3. Male, 14, Form 2 secondary school 4. Female, 12, Year 6 primary school 5. Male, 10, Year 4 primary school 6. Male, 9, Year 3 primary school 7. Male, 7, Year 1, primary school <p>* 2 eldest children, a female, 22, married, form 5 education and is now operating her own sundry shop at her house; and a male, 20, form 5 education, is now looking for a job.</p> |

Note: PPR - Projek Perumahan Rakyat (Peoples Housing Project); PPRT – Projek Perumahan Rakyat Termiskin (Housing Project for the Poorest)

This qualitative data on the female headed households with schooling children implies that the female heads carry a considerable economic burden because the costs for sustaining the children education are huge. In a household in which most children are at school, cash is of crucial importance. Most of the poor female heads studied, especially those who earn RM700 a month and below, mentioned that all of their income were allocated basically for food and education. This is similar to what Chant (1995) has discovered in her study on female househeads elsewhere. They usually do not have enough surplus to

spend on consumer goods or to upgrade their ramshackle house, making most of the female headed households viewed by neighbours as among the poorest in the village (see also Suriati 1999, 2002).

Study cases discussed above show how women heads struggle to make ends meet and to finance the education of the children. There is not much difference in the way of making a living and sustaining for the children's education made by the female heads from the three different areas, that are the urban area (North-East), the peri-urban area (Seberang Perai Tengah) and the rural areas (Baling). They either work in a factory, in sales or as housemaids for their neighbours. Some of them do more than one job in order to earn a higher income. Women who work as housemaids or factory workers earn less, whereas those who operate a small business, such as operating a sundry shop, earn better. The amount they have to spend for the children's education is almost the same (usually RM250-RM400), depending on the number of schooling children they have.

However, we noted that there is the difference in the flow of spending between the female heads living in the North-East with those living in Seberang Perai Tengah and Baling. Many female heads living in the North-East rent or in a process of buying a house. As a result, a sum of their income has to be allocated for the rent or the monthly payment for the house. This situation led to women heads in the North-East to live in a more difficult situation when compared to

those from Seberang Perai Tengah (peri-urban area) and Baling (rural area). As for the female heads from these two areas, most of them have built their own house (usually a semi-concrete house) on their parents' or relatives' land, and therefore they were free from paying a house rent (see also Suriati 1999; Suriati 2000). Thus the high cost of living in an urban area such as in the North-East could burden the urban female heads and made it even more difficult to finance their children's education.

The study cases above also shows that self-employed women heads who operate a sundry shop earn better than waged workers or those who work for individuals. Three women studied operate a sundry shops and earn between RM800 to RM2000, which depend on the size or varieties sold in their shops. These women agree that their income is enough for a living and for the children's education. They are economically independent and did not seek financial support from the agencies such as The Social Welfare Department (Jabatan Kebajikan Masyarakat), the Tithe Centre (Pusat Urus Zakat) and others. However, one respondent told us that she requested for assistance for the capital to start her business. Ms Zainab from Household 9 for example made a loan, a sum of RM8000 from Amanah Ikhtiar Malaysia (AIM) to open a sundry shop in 1998. She has paid back all the amount to AIM¹.

¹ Amanah Ikhtiar Malaysia was established in September 1987 to institutionalize an action research project carried out by the Centre for Policy Research of University Science Malaysia (USM), sponsored by the Asia and Pacific Development Centre (APDC), Islamic Economic Development Foundation of Malaysia (YPEIM) and the Selangor State Government. The Ikhtiar Project was adopted as a programme to eradicate poverty of the rural poor in Malaysia. Its sources of fund are borne from the state and federal government, banks and financial institutions such as Agriculture Bank of Malaysia (BPM) and National Savings Bank

4.2.2 Financial support for the female heads of households

Financial support from both governmental and non-governmental bodies are of crucial importance in helping the poor female heads to ease some of the economic burden. In our case discussed above, many female heads receive a monthly support from Jabatan Kebajikan Masyarakat (The Social Welfare Department, a governmental body), and also the Pusat Urus Zakat (The Tithe Centre, a semi-government body). A few receive financial support from other non-governmental body such as The Buddhists Association and also the financial support from the political party such as Parti Selslam Malaysia (PAS). Jabatan Kebajikan Masyarakat and Pusat Urus Zakat pay special attention to poor households including the female heads with schooling children. Both bodies have allocated some 'education fund' for the poor households with schooling children. As we have seen from the study cases above (Table 4.4), it is impossible for many households such as households 1, 2, 3, 6, and 8, whose income ranged from zero to RM700 to sustain a living and to finance the children's education without such financial support.

4.2.3 Female heads' perception on the importance of the children's education

All female heads interviewed perceived that education is very important for their children. They wanted their children to have better education than themselves

(BSN), and private sectors. AIM gives out interest free loans to the poor to initiate income generating projects (Suriati 1999).

and they regarded education as a safeguard towards a better living condition in the future. This explains why there is little tendency for the children or youths in the poor households studied to be withdrawn prematurely from school. Opportunities for home production work, wage-work, sales, and also financial support from both governmental and non-governmental bodies, have benefited poor female headed households studied. Women heads from poor households were able to earn an income that were spent on food and education, which, in the long term, will raise the standard of living of the poorer households (see also Suriati 1999; 2002).

There were 23 persons around the age of 20-24 who were studying in the universities as compared to 211 peoples in the same age group (11 per cent). This is considered as fair when we take into account the difficulty faced by the female heads in financing them to universities. A respondent who is a factory worker said that her factory wages is not sufficient to finance a daughter studying in a university; therefore she runs a part-time job as a direct-selling agent for a company and earn about RM300 to RM500 a month. She said that even if her daughter wants to work to ease her economic burden, she will not allow her to do so. She said; *'I told her, your task is to continue your education and go as high as possible. Don't worry about money, that is my job'*.

This study also shows that children of both genders were equally sent to school and universities. The female heads regarded that education is important for both

the genders. Some of them even regretted that they were withdrawn prematurely from school by their parents due to the familial and societal gendered ideology which perceive that 'women's place is at home', and 'women do not have to work'. A respondent recalled that in the 1970s she was withdrawn prematurely from school as soon as she has finished her Year Six education, even though she was actually good at school. She is now only able to work as a cleaner for a government office.

Of this matter, several studies have pointed out that familial and societal gendered ideology on women's and men's 'place' in social, economic and political arena has put women in a disadvantaged position. They have little or no 'space' in the 'productive' arena and were marginalized from many economic and social opportunities (see for example Blau, Ferber and Winkler 2002; McDowell 1993; Peet 1998:274; Diop 1987:3; Cresswell 1999; among others).

However we found an extraordinary case in a household headed by Ms Zaleha (41 years old) of the North-East. She is a poor widow, living in a rented room with three children; the sons aged 18 and 15; and a girl aged 13. She is a housemaid for her neighbours and earns RM300 a month. She receives RM150 once a year from the Pusat Urus Zakat. She told us that due to the difficult economic situation and her failure to pay for the school fees and to buy the school books, she allowed her first son to leave school and get a job when he was 16 (Form 4 secondary school). Today her son keeps changing jobs and is still unable to ease

his mother's economic burden. Her second son refused to continue schooling when he was in Form 3. He now works for a food stall and earns RM15 a day, which is enough to buy his own needs. Her youngest daughter now follows the brothers and is not interested to go to school. She now helps her mother with the household works. Ms. Zaleha was actually frustrated with the situation but she has no say to force her children to stay at school because she is too poor to fulfill her children's needs when they were still schooling.

Therefore, the study on the female heads and their schooling children reveals the considerable economic burden faced by the female heads of households. This has forced them to spend longer hours on the combination of income activities and domestic chores which contribute to the household welfare. This study also revealed that the female heads have given higher priority to the children's education and this may help safeguard the children's welfare. The female heads studied experience a similar situation with the female heads of the households elsewhere, in which they devote a higher income to family (children) as opposed to personal needs.

Part II: The female heads and the children that have left school

4.3 The well being of the children that have left school

The study on the children that have left school enable us to assess the education attainment and the employment status of the adult children. This section will also explore the extent to which the employed children are able to ease some of their mothers' economic burden.

4.3.1 Education attainment

672 of the adult children have left school or have completed their studies. Of this, 57.6 per cent were upper secondary school leavers (Form 4-6), 19.3 per cent were lower secondary school leavers and only 8 per cent were primary school leavers. 14.8 per cent were able to pursue higher learning at colleges and universities (Table 4.5).

Table 4.5: Levels of education of the children that have left school

| Levels of education | North-East | | Seberang Perai Tengah | | Baling | | Total | |
|-------------------------------|------------|--------------|-----------------------|--------------|------------|--------------|------------|--------------|
| | No. | % | No. | % | No. | % | No. | % |
| No formal education | - | - | - | - | 1 | 0.6 | 1 | 0.1 |
| Primary school | 10 | 3.8 | 6 | 2.5 | 38 | 22.0 | 54 | 8.0 |
| Lower secondary (Form 1 – 3) | 63 | 24.2 | 29 | 12.1 | 38 | 22.0 | 130 | 19.3 |
| Upper secondary (Form 4 – 6) | 156 | 60.0 | 161 | 67.4 | 70 | 40.5 | 387 | 57.6 |
| Polytechnic, colleges | 20 | 7.7 | 15 | 6.3 | 17 | 9.8 | 52 | 7.7 |
| Universities | 11 | 4.2 | 28 | 11.7 | 9 | 5.2 | 48 | 7.1 |
| Total | 260 | 100.0 | 239 | 100.0 | 173 | 100.0 | 672 | 100.0 |

From this, we can consider that the children of the female heads have equal opportunity and access to education similar to those from the households head by their male counterparts. Other research on the socio-economic status mostly found that the majority of the Malaysians today have higher secondary education (see Suriati 1988; Suriati and Morshidi 2004). However it was also found that poor women heads work long hours in order to send their children to school (Suriati 1999, 2002, 2005). This was supported by the study cases discussed in Section 4.2 on the households with schooling children.

There is a significant difference in the levels of education according to the study areas. The number of children who have lower education (primary education) is higher in the rural area, that is in Baling (22 per cent), when compared to the other two that is 3.8 per cent in the North-East and 2.5 per cent in the Seberang Perai. This is due to the poverty level and the economic difficulty faced by the female heads here when compared to those in the other two places. As discussed in Chapter 3, more than a third of the female heads in Baling sought work in agricultural sectors which contributes a lower income compared to the industrial sector. Our older respondents explained to us that the 'dropped-out' condition were only prominent among the older children who were born in the 1970s and 1980s. At that time, the job opportunities were scarce and many of the household heads were farmers or rubber tapers. However, in the 1990s and 2000s many of the women sought work in sales (24 per cent) and in production sectors (22 per cent). With the better economic condition, the number of the

children withdrawn prematurely from school was decreasing. Thus most of the younger children were able to finish their secondary education.

When compared to their mothers, the majority of the adult children have surpassed their mother's education attainment. The majority of the female heads were primary and lower secondary school leavers (41 and 26 per cent respectively) whereas the majority of their children were upper secondary school leavers (57 per cent).

4.3.2 Occupation

Table 4.6 on the other hand shows the occupation of the children that have left school. This will reveal whether or not the well being of the children are better off when compared to their mothers. 484 people or 72 per cent of the 672 adult children have sought work in categories of occupation as stated in Table 4.6. Another 28 per cent were jobless or housewives.

Table 4.6: Occupation category of the adult children

| Occupation category | North-East | | Seberang Perai Tengah | | Baling | | Total | |
|---------------------------------------|------------|--------------|-----------------------|--------------|------------|--------------|------------|--------------|
| | No. | % | No. | % | No. | % | No. | % |
| Professional and technical workers | 16 | 9.0 | 24 | 13.2 | 16 | 12.8 | 56 | 11.6 |
| Administration and managerial workers | 9 | 5.1 | 10 | 5.5 | 1 | 0.8 | 20 | 4.1 |
| Clerical workers | 22 | 12.4 | 13 | 7.1 | 6 | 4.8 | 41 | 8.5 |
| Sales workers | 31 | 17.5 | 24 | 13.2 | 11 | 8.8 | 66 | 13.6 |
| Service workers | 22 | 12.4 | 26 | 14.8 | 30 | 24.0 | 78 | 16.1 |
| Agricultural workers | - | - | 6 | 3.3 | 10 | 8.0 | 16 | 3.3 |
| Production workers | 77 | 43.5 | 79 | 43.4 | 51 | 40.8 | 207 | 42.8 |
| Total | 177 | 100.0 | 182 | 100.0 | 125 | 100.0 | 484 | 100.0 |

Table 4.6 revealed that the majority of the adult children from the three areas were production workers, and they usually work in a factory as production operators (42.8 per cent or 207 people). This is followed by those who employed as service workers, who make up 16.1 per cent of the working children. This sector is especially important among the adult children from Baling, in which 24 per cent of them were service workers. This includes those who employed as drivers, cleaners, babysitters and housemaids, security guards, restaurants and hotel workers. The third prominent sector is in sales, which contribute jobs to 13.6 per cent of the working children in the three study areas. The percentage of the working children from the North-East is higher in sales when compared with the working children from the other two study areas. Those who employed as professional and technical workers is 11.6 per cent, which involved teachers, engineers, accountants, a doctor and a lecturer. Clerical workers make up 8.5 per cent of the working children whereas administration and managerial workers make up 4.1 per cent. Only 3.3 per cent were agricultural workers.

It can be concluded that to a certain extent the adult children are economically better off than their mothers. The percentage of those securing jobs in the professional and administration sectors is slightly higher than the female heads. However, the majority of them are still trapped in the modest occupation, that is as low paid, production workers (40 per cent). The manufacturing sector creates employment to many Malaysian today, and the children of the female heads are

among those who are able to take advantage of the opportunities, especially those with upper secondary education (see Suriati 2002).

4.3.3 Income

Table 4.7 shows the income earned by the working children. Most of them earned RM1000 and less, with the majority of them earned between RM500-RM1000 per month (58.3 per cent). 18.7 per cent earned less than RM500 per month, whereas 17.6 per cent earned between RM1000 to RM2000 per month. Only 5.4 per cent earned more than RM2000 per month. There is no significant difference between the income distributions earned by the working children from the three study areas.

Table 4.7: The income distribution of the working children in three study areas

| Income level | North-East | | Seberang Perai Tengah | | Baling | | Total | |
|------------------|------------|--------------|-----------------------|--------------|------------|--------------|------------|--------------|
| | No. | % | No. | % | No. | % | No. | % |
| Below RM250 | 2 | 1.1 | 3 | 1.6 | 3 | 2.4 | 8 | 1.6 |
| RM251 – 500 | 22 | 12.4 | 30 | 16.5 | 31 | 24.8 | 83 | 17.1 |
| RM501 – 750 | 57 | 32.2 | 45 | 24.7 | 31 | 24.8 | 133 | 27.5 |
| RM751 – 1000 | 55 | 31.1 | 63 | 34.6 | 31 | 24.8 | 149 | 30.8 |
| RM1001 – 1500 | 13 | 7.3 | 10 | 5.5 | 18 | 14.4 | 41 | 8.5 |
| RM1501 – 2000 | 21 | 11.9 | 17 | 9.3 | 6 | 4.8 | 44 | 9.1 |
| RM2001 - 3000 | 4 | 2.3 | 9 | 5.0 | 2 | 1.6 | 15 | 3.1 |
| RM3001 and above | 3 | 1.7 | 5 | 2.7 | 3 | 2.4 | 11 | 2.3 |
| Total | 177 | 100.0 | 182 | 100.0 | 125 | 100.0 | 484 | 100.0 |

This study shows that there is not much difference in the income level of the working children and their mothers. As discussed in Chapter 3, the majority (50 per cent or more) of the female heads have also earned between RM500 to RM1000 per month. This is particularly true to those who work in production, sales and services sector, which made up the majority of the female heads and also their working children. Only those who were working in professional and administration sectors managed to earn more than RM1000 per month. Therefore we can conclude that even though the education of the children is safeguarded and they are able to finish their secondary education, however, the scarcity of jobs in other sectors than in manufacturing, has led the majority of the working children to become low-paid factory workers.

Another point is that education and achievement level has increased as well. Compared to yesteryears, achieving form five today is the same level as achieving form three twenty years ago. SPM alone is not enough, the school leavers need to get additional education to ensure better jobs, such as nursing diplomas, teaching and technical certificates. Again, this contribute to the factor that led adult children to work in low-waged employment.

4.4.1 Multi-spatial households: (gift (remittance) and migration in the livelihood strategies of the female headed households

Household membership is usually defined as those who 'share the same pot'. However there is a strong commitment and shared obligations between absent individuals and units which show that in many instances these are 'multi-spatial households', in which some sense of reciprocal support is provided across space and household units (see Tacoli 1998b:70, Suriati 1999:244). Remittance from family members who live elsewhere are important income sources for some households. Many studies show that remittances from urban-based family members can be an important income sources for the rural households (see Wong 1984:58; Tacoli 1998b:70; Suriati 2002). Factory daughters for example send wages to rural areas to upgrade parents' living condition and finance siblings' education (see Li 1989; Jamilah 1980, 1984; Ong 1990b; Wolf 1992). Our study also acknowledges the important contribution of migrant children with higher education and higher wages to their mothers in the study areas.

Of the 1302 children studied, 68.7 (894 people) per cent live together with their mother whereas 31.3 per cent (408 people) live in different places (Table 4.8). The majority of those who live in different places were married children or children working elsewhere. A few of them were schooling children who were studying in boarding schools, in colleges and in universities.

The children living away are 'absent individuals' for the households. They include those who live separately but in the same area with the mothers and also those who have move away from the study areas.

Table 4.8 The distribution of the children living together and living away from the female heads in three study areas

| Living or not living together | North-East | | Seberang Perai Tengah | | Baling | | Total | |
|----------------------------------|------------|-------|--------------------------|-------|--------|-------|-------|-------|
| | No. | % | No. | % | No. | % | No. | % |
| Living together | 423 | 76.1 | 241 | 61.5 | 211 | 59.6 | 894 | 68.7 |
| Living away | 133 | 23.9 | 151 | 38.5 | 143 | 40.4 | 408 | 31.3 |
| Total | 556 | 100.0 | 392 | 100.0 | 354 | 100.0 | 1302 | 100.0 |

Remittance, or gift transfers from educated children employed in a higher category in the occupational hierarchy (doctors, engineers, high-school teachers, technicians, supervisors in the factories), have proved to increase poor parents' socio-economic status. A few poor female heads who managed to send children for higher education, now receive regular gifts from their children. The wealth contributed by children enables the female heads to enjoy a higher standard of living. A female head in the Seberang Perai Tengah for example receive a monthly gift of about RM2,500 from five of her university educated children who are now working as a doctor, a lecturer, accountant and engineer. The parents were poor and performed many jobs in the 1970s and 1980s to pay for the education for her seven children. The father was a lorry driver and earned little, while the mother (the respondent) prepared cooked food and hawked by her

children to neighbours. The children have also rebuilt the respondent's house. As a result this female head is considered as one of the richest in the village.

Migration is one aspect of the household livelihood strategy which is used to ease household's economic burden and escape the problems of division of labour and power within the household (see Chant 1998:9; Tacoli 1998a:155). However, migration of household members from parents' households is not very common in the North-East (urban area). Most unmarried working sons and daughters with secondary education prefer to find work around Penang to take advantage for the free accommodation provided by parents. Migration is only prominent among children who have had higher education and been offered better jobs outside the study areas. It also occurs as a result of marriage.

Table 4.9 shows the distribution of children who contribute gift and remittance to the female heads. Of the 408 adult children who have moved from their parents' households, 80.6 per cent of them contribute their income in order to help shoulder the economic burden of their mothers.

Table 4.9: The distribution of children giving remittance to their mothers in three study areas

| Children giving remittance | North-East | | Seberang Perai Tengah | | Baling | | Total | |
|----------------------------|------------|--------------|-----------------------|--------------|------------|--------------|------------|--------------|
| | No. | % | No. | % | No. | % | No. | % |
| Yes | 134 | 93.1 | 136 | 86.1 | 59 | 55.7 | 329 | 80.6 |
| No | 10 | 6.9 | 22 | 13.9 | 47 | 44.3 | 79 | 19.4 |
| Total | 144 | 100.0 | 158 | 100.0 | 106 | 100.0 | 408 | 100.0 |

The percentage of the children from the urban area (North-East) and peri-urban area (Seberang Perai Tengah) who send remittance to the mothers were higher when compared to the children from the rural area (Baling). This is due to the education attainment, employment status and income earned by children from the North-East and Seberang Perai Tengah compared to those from Baling. Many adult children from the North-East and Seberang Perai Tengah moved within the same districts and work in the factories, securing them an income of RM700 or more, thus enable them to contribute some to the mothers (see also Suriati 1999; 2002). The adult children from Baling were relatively low educated and earned lower income, and many of the daughters were not working, making it impossible to contribute their income to their mothers.

Table 4.10 and Table 4.11 on the other hand show the frequency and amount of remittance given by adult children living away from female heads. 86 per cent of the children frequently give remittance to the mothers. 80.6 per cent of them give RM100 and below per month, while 15.8 per cent give from RM101 to RM200 per month. Only 3.6 per cent are able to give more than RM200 per month. Most

children who frequently give money usually give RM100 or below, except children who are university educated and earn a relatively high income. Some of them give about RM300-RM500 a month. The highest remittance is RM2,500 which was received by a respondent who has five university educated children as mentioned before.

Table 4.10: The frequency of remittance given by children to female heads in three study areas

| Frequency | North-East | | Seberang Perai Tengah | | Baling | | Total | |
|--------------------------------|------------|-------|-----------------------|-------|--------|-------|-------|-------|
| | Bil | % | Bil | % | Bil | % | Bil | % |
| Often (every month) | 119 | 88.8 | 53 | 89.8 | 111 | 81.6 | 283 | 86.0 |
| Sometimes (once in 3-6 months) | 12 | 9.0 | 4 | 6.8 | 20 | 14.7 | 36 | 11.0 |
| Seldom (once a year) | 3 | 2.2 | 2 | 3.4 | 5 | 3.7 | 10 | 3.0 |
| Total | 134 | 100.0 | 59 | 100.0 | 136 | 100.0 | 329 | 100.0 |

Table 4.11: Amount of money given by children to female heads in three study areas

| Amount | North-East | | Seberang Perai Tengah | | Baling | | Total | |
|-----------------|------------|-------|-----------------------|-------|--------|-------|-------|-------|
| | No. | % | No. | % | No. | % | No. | % |
| RM50 and below | 54 | 40.3 | 38 | 28.0 | 30 | 50.8 | 122 | 37.1 |
| RM51 – 100 | 56 | 41.8 | 65 | 47.8 | 22 | 37.3 | 143 | 43.5 |
| RM101 – 150 | 11 | 8.2 | 13 | 9.5 | 2 | 3.4 | 26 | 7.9 |
| RM151 – 200 | 9 | 6.7 | 13 | 9.5 | 4 | 6.8 | 26 | 7.9 |
| RM201 – 300 | 3 | 2.2 | 3 | 2.2 | - | - | 6 | 1.8 |
| RM301 and above | 1 | 0.7 | 4 | 3.0 | 1 | 1.7 | 6 | 1.8 |
| Total | 134 | 100.0 | 136 | 100.0 | 59 | 100.0 | 329 | 100.0 |

4.4 Conclusion

This chapter concludes that the majority of the children have pursued education to higher secondary school and most of them have a relatively higher education compared to their mothers. However the cost for sending children to school are relatively high, which led to the female heads to work really hard everyday, perform more than one job and spend longer hours of doing productive work. Some of the poor female heads receive material or financial supports from governmental and non-governmental bodies, however the financial support given is still considered small and the mothers have to continue working for longer hours to secure enough income. For those who have working children, the economic burden is being shared by the children. They send remittance regularly to help shoulder their mothers' economic burden. Higher educated children, especially those who have better jobs, send more remittance than those who are lower educated. Thus education for the children is regarded as very important to secure a better living and to come out of the vicious cycle of poverty. Therefore the majority of the female heads in this study show their dedication in financing the children's education and they aspire for their children to have a better living than themselves.

CHAPTER 5

SOCIAL, ECONOMIC AND MORAL SUPPORT RECEIVED BY FEMALE HEADS FROM THEIR FAMILY AND FRIENDS, COMMUNITIES AND THE STATE

5.1 Introduction

This chapter explores the social, economic and moral support received by female headed households in the study areas. Past research reveal that positive adjustment to single parenthood was directly associated with the amount of social support received (Wells and Ray 1986). Specifically, Wells and Ray discovered that friends and family contribute significantly to the emotional and physical well-being of single mothers. The 'network support' of friends eases emotional distress created by feelings of loneliness and isolation. Family support, on the other hand, takes the forms of financial aid, assistance with housing, childcare and other tangible problems. They conclude that a single parent with both forms of support will be better able to make the necessary emotional and physical adjustment associated with life transition.

Ratel (year unknown) has carried out a study on women's past experience with the welfare system in Canada. The welfare system was found to be oppressive, degrading and stigmatizing. Receiving social assistance placed the women in a state of complete dependence and subjected them to elements of social control which they found intolerable. The assistance they received from the state maintained their families at a subsistence level, but effectively denied them any opportunity to improve their standard of living.

As discussed in Chapters 3 and 4, our study shared a common employment history with that of Ratel and other research, especially with regard to low-paying, menial jobs which did not provide them with the financial means to maintain their families comfortably. Most women in our study live below the poverty line and all incur some form of debt to enable them to finance their children's education. The financial support they receive is not enough to support their families, providing them with just enough to pay for tuition and school necessities. The women have to work for longer hours to provide food and for household maintenance.

This chapter, therefore, looks into the role of friends and family as a place to turn to in times of need for the female heads and single mothers. This chapter explores the perception of the female heads of the social support they receive from families, friends, the community and also the state.

5.2 Assistance and support from family members

5.2.1 Support from parents

The female heads and single mothers studied reported that family members who constantly offer moral and social support are: their parents, their siblings and their own children. Table 5.1 shows the distribution of respondents who receive help and support from their parents. Altogether, 42 per cent (148 respondents) of the 353 female heads studied reported that they receive support and assistance from their parents. The distribution, however, is uneven, whereby only 37 per cent (101 out of 271 single mothers) receive

parental support compared to 57 per cent married female heads (47 of the 82 married female heads studied). This information is rather surprising because of the assumption that single mothers would usually need more help and assistance from parents compared to married, female heads.

Table 5.2 shows the various forms of family support provided by parents to respondents in this study. The most important parental support come in the form of advice and opinion, child care, care for sick or disabled family members, assistance with accommodation and financial assistance. Surprisingly, financial assistance does not seem to be the most important support provided by the parents compared to the other four. This is probably due to the fact that most of the respondents try not to burden their parents with their own financial problems. This is revealed through the words of one of the respondent, a single mother aged 25, who said:

"My parents have helped me a lot. They asked me to live with them since my divorce. They look after my two young daughters. My mother taught me and advised me to start a small business, and my father always accompany me to go somewhere far, and offer me his transport. I would be ashamed to ask them for money. I must do something and have my own income, and I must plan something for my children and my future."

Her opinion is shared by many other respondents. Most of them responded by saying that money would be the last thing they would ask for. Their determination to become economically independent has instilled in them the strong desire to work for longer hours. At the same time, assistance with accommodation has managed to lift some of the respondents' economic burden, while the free child care provided by the parents has enabled our respondents to work away from the home. More than 80 per cent of the 158

respondents who receive parental support claimed that support from their parents is of great help in times of difficulty.

Table 5.1: The distribution of respondents who receive social support from parents

| Received social support from parents | North-East | | | | Seberang Perai Tengah | | | | Baling | | | | Total | | | |
|--|-----------------------|--------------|----------------|--------------|-----------------------|--------------|----------------|--------------|-----------------------|--------------|----------------|--------------|-----------------------|--------------|----------------|--------------|
| | Married, female heads | | Single mothers | | Married, female heads | | Single mothers | | Married, female heads | | Single mothers | | Married, female heads | | Single mothers | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| Yes, I receive help and support from my parents | 19 | 47.5 | 48 | 38.1 | 17 | 70.8 | 19 | 24.1 | 11 | 52.4 | 34 | 51.5 | 47 | 57.3 | 101 | 37.3 |
| No, I haven't received any support from my parents | 21 | 52.5 | 78 | 61.9 | 7 | 29.2 | 60 | 75.9 | 10 | 47.6 | 32 | 48.5 | 35 | 42.7 | 170 | 62.7 |
| Total | 40 | 100.0 | 126 | 100.0 | 24 | 100.0 | 79 | 100.0 | 21 | 100.0 | 66 | 100.0 | 82 | 100.0 | 271 | 100.0 |

Table 5.2: Forms of family support received from parents in three study areas

| Forms of family support | North-East | | | | Seberang Perai Tengah | | | | Baling | | | | Total | | | |
|---|------------|--------------|---------------|--------------|-----------------------|--------------|---------------|--------------|-----------|--------------|---------------|--------------|-----------|--------------|---------------|--------------|
| | Married | | Single mother | | Married | | Single mother | | Married | | Single mother | | Married | | Single Mother | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| Advice and opinion | 8 | 42.0 | 5 | 10.4 | 9 | 55.9 | 8 | 42.1 | 2 | 18.2 | 2 | 5.9 | 19 | 40.4 | 15 | 14.8 |
| Financial assistance | 2 | 10.5 | 2 | 4.2 | 2 | 11.8 | 2 | 10.5 | 1 | 9.1 | 1 | 2.9 | 5 | 10.6 | 5 | 5.0 |
| Child care | 3 | 15.8 | 13 | 27.1 | 2 | 11.8 | 2 | 10.5 | 5 | 45.5 | 7 | 20.6 | 10 | 21.3 | 22 | 21.8 |
| Assistance with accommodation | 1 | 5.3 | 16 | 33.3 | 1 | 5.9 | - | - | - | - | 6 | 17.6 | 2 | 4.3 | 22 | 21.8 |
| Daily needs | 1 | 5.3 | 1 | 2.1 | - | - | - | - | - | - | - | - | 1 | 2.1 | 1 | 1.0 |
| Assistance in getting a job | 1 | 5.3 | - | - | - | - | - | - | - | - | 1 | 3.0 | 1 | 2.1 | 1 | 1.0 |
| Care for sick and disabled family members | 2 | 10.5 | 7 | 14.6 | - | - | 1 | 5.3 | 3 | 27.2 | 17 | 50.0 | 5 | 10.6 | 25 | 24.6 |
| Some of the above | 1 | 5.3 | 4 | 8.3 | 3 | 17.6 | 6 | 31.6 | - | - | - | - | 4 | 8.5 | 10 | 10.0 |
| Total | 19 | 100.0 | 48 | 100.0 | 17 | 100.0 | 19 | 100.0 | 11 | 100.0 | 34 | 100.0 | 47 | 100.0 | 101 | 100.0 |

Table 5.2 shows that advice and opinion is the most important form of support given by parents (received by 40 per cent married female heads and 15 per cent single mothers). Support in terms of child care is also equally important (received by 22 per cent single mothers and 21 per cent married female heads). The single mothers also seemed to be grateful to parents who look after their sick and disabled children (received by 25 per cent single mothers). Financial assistance was received by only 5 per cent of the single mothers and 10.6 per cent of the married female heads.

80 per cent of the single mothers receive continuous support from their parents, whereas another 20 per cent receive support only in times of need. By comparison, 57 per cent of the married female heads said that parental support is continuous. This reveals that parental support is of crucial importance to single mothers compared to married female heads.

5.2.2 Support from siblings

Table 5.3 shows the distribution of female heads who receive help and support from their siblings and Table 5.4 shows the types of support received. Of the 353 respondents studied, 57 per cent (201 respondents) obtain help and assistance from their siblings. This is higher than the number of those obtaining help from parents. This is probably due to the fact that parents are usually older and poorer than the siblings. For some respondents, the parents are deceased, and they have only their siblings to turn to in times of need.

The type of support they receive the most often is in the form of advice and opinion, which is received by a third of the respondents. This is followed by financial assistance (26.5 per cent). The respondents reported that some of their siblings who they consider quite well-off usually give them financial assistance in times of needs such as in the beginning of the school term or before the celebration of Eid, the Islamic festival to mark the end of the holy month of Ramadhan. Some reported that their siblings continuously give them financial aid until they recover from their economic difficulties. These respondents, however, admit that they were not happy being dependent on their siblings and are trying hard to find ways to become economically independent. Some of them, therefore, feel better when their siblings assist them in getting a job, as what was experienced by 14 per cent of the respondents. They were also grateful to their sisters who look after their children when they were out at work (received by 10 per cent of the respondents). 11 per cent of the respondents received all types of aid and support mentioned above.

52 per cent respondents reported that assistance and support from siblings were usually received only in times of need. Another 48 per cent said the assistance was continuous. The majority of them admit that support from siblings was as important as support from parents in helping them ease some of their burden.

Table 5.3: The distribution of respondents who receive social support from the siblings

| Received social support from siblings | North-East | | | | Seberang Perai Tengah | | | | Baling | | | |
|---|------------|--------------|----------------|--------------|-----------------------|--------------|----------------|--------------|-----------|--------------|----------------|--------------|
| | Married | | Single mothers | | Married | | Single mothers | | Married | | Single mothers | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| Yes, I receive help and support from my siblings | 22 | 55.0 | 84 | 66.7 | 14 | 66.7 | 28 | 35.4 | 6 | 28.6 | 47 | 71.2 |
| No, I haven't received any support from my siblings | 18 | 45.0 | 42 | 33.3 | 7 | 33.3 | 51 | 64.6 | 15 | 71.4 | 19 | 28.8 |
| Total | 40 | 100.0 | 126 | 100.0 | 21 | 100.0 | 79 | 100.0 | 21 | 100.0 | 66 | 100.0 |
| | | | | | | | | | | | 201 | 56.9 |
| | | | | | | | | | | | 152 | 43.1 |
| | | | | | | | | | | | 353 | 100.0 |

Table 5.4: Forms of family support received from siblings in three study areas

| Forms of support/help | North-East | | | | Seberang Perai Tengah | | | | Baling, Kedah | | | |
|---|------------|--------------|----------------|--------------|-----------------------|--------------|----------------|--------------|---------------|--------------|----------------|--------------|
| | Married | | Single Mothers | | Married | | Single Mothers | | Married | | Single Mothers | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| Advice and opinion | 8 | 36.4 | 27 | 32.1 | 7 | 50.0 | 6 | 21.4 | 3 | 50.0 | 14 | 29.8 |
| Financial assistance | 5 | 22.7 | 25 | 29.8 | - | - | 11 | 39.2 | 1 | 16.7 | 12 | 25.5 |
| Child care | 1 | 4.5 | 13 | 15.4 | 1 | 7.1 | 1 | 3.6 | 1 | 16.7 | 2 | 4.3 |
| Assistance with accommodation | 3 | 13.6 | 2 | 2.4 | - | - | 1 | 3.6 | - | - | - | 6 |
| Daily needs | 4 | 18.2 | 5 | 6.0 | 6 | 42.9 | 7 | 25.0 | - | - | 6 | 12.8 |
| Assistance in getting a job | 1 | 4.5 | 4 | 4.8 | - | - | 1 | 3.6 | - | - | 1 | 2.1 |
| Care for sick and disabled family members | - | - | - | - | - | - | - | - | - | - | - | - |
| Some of the above | - | - | 8 | 9.5 | - | - | 1 | 3.6 | 1 | 16.7 | 12 | 25.5 |
| Total | 22 | 100.0 | 84 | 100.0 | 14 | 100.0 | 28 | 100.0 | 6 | 100.0 | 47 | 100.0 |
| | | | | | | | | | | | 201 | 10.8 |
| | | | | | | | | | | | 265 | 3.4 |
| | | | | | | | | | | | 4 | - |

5.2.3 Support from the children

Our study acknowledges assistance and support from both working and schooling children. Our respondents admit that their children, most of whom live with them, have continuously assisted them by giving various kinds of support. Of the 353 respondents studied, 57.5 per cent or 203 respondents reported that they receive assistance and support from their children. The forms of support given are shown in Table 5.5.

50 per cent of the 203 respondents said that they obtain financial support from working children. As has been discussed in Chapter 4, most of the working children send remittance to their mothers. This helps lessen the mothers' economic burden. Meanwhile, schooling children also provide assistance to their mothers, particularly by helping with housework, which was obtained by 18 per cent of the respondents. 17 per cent, on the other hand, support their mothers with advice and opinion. Single mothers specifically obtain such assistance from their schooling children. With regard to this, a poor respondent aged 36 said; *'One day I was so sad that I was not able to give my children any money to pay the school fees. But then my eldest son (aged 14) told me not to worry or feel sad. He suggested that he will ask permission from his teacher to pay it later. He also asked his younger brothers and sisters to neither waste money nor ask me for some. I felt happy because he was supportive and sympathetic. Later when I got the zakat money, I paid all the fees.'*

More than 70 per cent of the respondents reported that support and assistance from their children is continuous and has considerably eased their economic burden. Female heads even reported that they feel psychologically released and happy when their children comfort and console them with kind words and advice.

Hence, we conclude that support and assistance from family members (parents, siblings and children) may contribute to the emotional and physical well-being of single mothers.

Table 5.5: Forms of support received from children

| Forms of support | North_East | | | | Seberang Perai Tengah | | | | Baling, Kedah | | | | Total | |
|-------------------------------|------------|-------|---------------|-------|-----------------------|-------|---------------|-------|---------------|-------|---------------|-------|-------|-------|
| | Married | | Single mother | | Married | | Single mother | | Married | | Single mother | | | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| Advice and opinion | 2 | 18.2 | 10 | 14.9 | 5 | 55.6 | 10 | 16.1 | 2 | 25.0 | 6 | 13.0 | 35 | 17.3 |
| Financial assistance | 3 | 27.3 | 45 | 67.2 | - | - | 32 | 51.6 | 3 | 37.5 | 18 | 39.1 | 101 | 49.8 |
| Child care | - | - | - | - | - | - | 1 | 1.6 | - | - | - | - | - | - |
| Assistance with accommodation | - | - | 1 | 1.5 | - | - | - | - | - | - | - | - | - | - |
| Daily needs | - | - | 2 | 2.9 | - | - | 2 | 3.2 | 1 | 12.5 | 4 | 8.7 | 9 | 4.4 |
| Housework | 6 | 54.5 | 4 | 5.9 | 4 | 44.4 | 8 | 12.9 | 2 | 25.0 | 10 | 21.7 | 36 | 17.7 |
| Some of the above | - | - | 5 | 7.5 | - | - | 9 | 14.5 | - | - | 8 | 17.4 | 22 | 10.8 |
| Total | 11 | 100.0 | 67 | 100.0 | 9 | 100.0 | 62 | 100.0 | 8 | 100.0 | 46 | 100.0 | 203 | 100.0 |

5.3 Assistance and support from friends

Friends, in a lesser number than family members, have also given support and assistance to female heads. A third (33 per cent or 117 respondents) receive support and assistance from friends, most of whom are friends at the work place. The types of support provided by friends are listed in Table 5.6.

Table 5.6: Forms of support received from friends

| Study area/ Forms of support | North-East | | Seb. Perai Tengah | | Baling | | Total | |
|---------------------------------|------------|--------------|----------------------|--------------|-----------|--------------|------------|--------------|
| | No. | % | No. | % | No. | % | No. | % |
| Advice and opinion | 36 | 50.0 | 15 | 88.2 | 16 | 57.1 | 67 | 57.3 |
| Financial assistance | 17 | 23.6 | 1 | 5.9 | 6 | 21.4 | 24 | 20.4 |
| Child care | 1 | 1.4 | - | - | - | - | 1 | 0.9 |
| Assistance with accommodation | 1 | 1.4 | - | - | - | - | 1 | 0.9 |
| Daily routine | 3 | 4.2 | 1 | 5.9 | 2 | 7.1 | 6 | 5.1 |
| Assistance in getting a job | 14 | 19.4 | - | - | 3 | 10.7 | 17 | 14.5 |
| Some of the above | - | - | - | - | 1 | 3.7 | 1 | 0.9 |
| Total | 72 | 100.0 | 17 | 100.0 | 28 | 100.0 | 117 | 100.0 |

The most important kind of support provided by friends are in the form of advice and opinion (obtained by 57 per cent respondents). This is followed by financial assistance (received by 20 per cent of the respondents) and assistance in getting a job (received by 14.5 per cent respondents). Respondents reported that they feel comfortable sharing their problems with their friends and that they trust their friends as much as they trust their family members. A respondent said; *'My family is far in Kelantan, therefore it is my friend who has helped me all this while. She got me this job (as a factory worker), and she looks after my son (11 years old) when I am away at work. She even lends me money sometimes'*. This is in line with Wells

and Ray (1986) who mentioned that friends have provided a network of support which eases the emotional distress created by feelings of loneliness and isolation.

5.4 Assistance and support from neighbours

Similar to friends, neighbours have also given their support and assistance to female heads, though in a lesser number compared to family and friends. 26 per cent (93 of the 353 respondents) admit that they have received various forms of support from neighbours (Table 5.7).

The most frequent assistance provided by neighbours is advice and opinion, which was received by 45 per cent of the respondents. Assistance with daily work or daily needs is also important (24 per cent). This kind of help involves neighbours providing food or clothing to female heads. A poor respondent, a single mother, informed us that when she once fell ill, it was her neighbour who brought food to her, washed her clothes and looked after her son. The neighbour also informed the village head of her condition, and she was rushed to the hospital by the village head who was also another neighbour. The village head then helped her to apply for financial assistance from the Social Welfare Department and Pusat Urus Zakat. The neighbours, till this day, are kind to her and constantly give her advice on various matters.

Other kinds of support provided by neighbours are in the form of financial assistance and assistance in getting a job. 80 per cent of the 93

respondents said that assistance and help from neighbours were sought only in times of need.

Table 5.7: Forms of support received from neighbours

| Forms of support | North-East | | | | Seberang Perai Tengah | | | | Baling, Kedah | | | | Total | |
|-------------------------------|------------|-------|----------------|-------|-----------------------|-------|----------------|-------|---------------|-------|----------------|-------|-------|-------|
| | Married | | Single mothers | | Married | | Single mothers | | Married | | Single mothers | | | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| | | | | | | | | | | | | | | |
| Advice and opinion | 2 | 18.2 | 16 | 47.0 | 3 | 60.0 | 8 | 42.1 | 3 | 60.0 | 10 | 52.6 | 42 | 45.2 |
| Financial assistance | 3 | 27.2 | 4 | 12.0 | - | - | 1 | 5.3 | - | - | 3 | 15.8 | 11 | 11.8 |
| Child care | 2 | 18.2 | 2 | 6.0 | - | - | - | - | 1 | 20.0 | - | - | 5 | 5.4 |
| Assistance with accommodation | 1 | 9.1 | - | - | - | - | - | - | - | - | 1 | 5.3 | 2 | 2.1 |
| Daily work and needs | 1 | 9.1 | 8 | 23.5 | 1 | 20.0 | 10 | 52.6 | - | - | 2 | 10.5 | 22 | 23.6 |
| Assistance in getting a job | 2 | 18.2 | 4 | 11.5 | - | - | - | - | - | - | 3 | 15.8 | 9 | 9.7 |
| Some of the above | - | - | - | - | 1 | 20.0 | - | - | 1 | 20.0 | - | - | 2 | 2.2 |
| Total | 11 | 100.0 | 34 | 100.0 | 5 | 100.0 | 19 | 100.0 | 5 | 100.0 | 19 | 100.0 | 93 | 100.0 |

5.5 Assistance and support from government, corporate and non-government bodies

Table 5.8 shows the number of respondents who receive support from government, corporate and non-government bodies. Of the 353 respondents studied, 46.7 per cent (165 respondents) receive financial support from various government bodies such as Jabatan Kebajikan Masyarakat (JKM) or the Department of Social Welfare, PERDA (Penang Regional Development Authority), MARA (Majlis Amanah Rakyat), AIM (Amanah Ikhtiar Malaysia), and TEKUN¹ (Tabung Kumpulan Usahawan Niaga); corporate bodies such as Pusat Urus Zakat (PUZ) and Telecom Malaysia, political bodies such as PAS (Party Se-Islam Malaysia) and non-government bodies such as the Penang Buddhist Association.

Of the 165 beneficiaries of various financial assistance, Pusat Urus Zakat (PUZ) is the largest contributor. It provides financial assistance to 68 respondents in the North-East, 38 respondents in Seberang Perai Tengah and 8 respondents in Baling, Kedah. The majority of the beneficiaries are single mothers. The second important contributor is Jabatan Kebajikan Masyarakat (JKM) which financially assisting 35 respondents (Table 5.8). Even though many female heads in rural areas are poorer when compared to their urban counterparts, women living in urban areas (such as in the North-East) have easier access to the various kinds of financial assistance offered.

¹ TEKUN (Projek Tabung Kumpulan Usahawan Niaga) is a micro financial scheme established by the Ministry of Entrepreneurial Development (Kementerian Pembangunan Usahawan). It aims to provide capital assistance to bumiputra petty-traders who are not eligible for financial loans from existing financial institution. It offers loans to those that already operate small businesses (Suriati 1999).

Table 5.8: Government, corporate, and non-government bodies which offer support and help to female heads in study areas

| Financial support from agencies such as: | North-East | | | | Seberang Perai Tengah | | | | Baling, Kedah | | | | Total | |
|--|------------|-------|----------------|-------|-----------------------|-------|----------------|-------|---------------|-------|----------------|-------|-------|-------|
| | Married | | Single mothers | | Married | | Single mothers | | Married | | Single mothers | | | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| PUZ | 6 | 28.6 | 62 | 74.7 | 2 | 40.0 | 36 | 92.3 | 1 | 33.3 | 7 | 50.0 | 114 | 69.1 |
| JKM | 7 | 33.3 | 19 | 22.9 | 1 | 20.0 | 2 | 5.1 | 1 | 33.3 | 5 | 35.7 | 35 | 21.2 |
| TEKUN | 2 | 9.5 | - | - | 1 | 20.0 | - | - | 1 | 33.3 | 1 | 7.1 | 5 | 3.0 |
| MARA | 2 | 9.5 | - | - | 1 | 20.0 | - | - | - | - | - | - | 3 | 1.8 |
| AIM | 1 | 4.8 | - | - | - | - | - | - | - | - | - | - | 1 | 0.6 |
| PERDA | - | - | - | - | - | - | 1 | 2.6 | - | - | - | - | 1 | 0.6 |
| *Others | 3 | 14.3 | 2 | 2.4 | - | - | - | - | - | - | 1 | 7.1 | 6 | 3.7 |
| Total | 21 | 100.0 | 83 | 100.0 | 5 | 100.0 | 39 | 100.0 | 3 | 100.0 | 14 | 100.0 | 165 | 100.0 |

- PUZ (Pusat Urus Zakat)
- JKM (Jabatan Kebajikan Masyarakat)
- TEKUN (Tabung Kumpulan Usahawan Niaga)
- MARA (Majlis Amanah Rakyat)
- AIM (Amanah Ikhtiar Malaysia)
- PERDA (Penang Regional Development Authority)
- Others include six respondents who receive financial assistance from the corporate sector (Telecom Malaysia, 2 beneficiaries), political party (PAS – 2 beneficiaries), religious association (Penang Buddhist Association – 2 beneficiaries)

In Chapter 4 (Section 4.2.1), we discussed the livelihood of female heads. Some of them receive various support from these agencies. Most of them receive financial assistance on a monthly basis, ranging from RM150 to RM500 per month. Some receive them once a year. A few female heads in this study were beneficiaries of more than one financial assistance. As mentioned in Table 4.4 (Chapter 4) for example, Household 2 (Ms Zakiah) receives financial assistance from three different organizations; namely Jabatan Kebajikan Masyarakat, Pusat Urus Zakat and the Penang Buddhist Association. This, however, does not mean that they are dependent solely on such support. As already discussed in Chapter 4, almost all of our respondents who receive financial support are working in order to meet the high cost of living and to finance their children's education.

The state's Pusat Urus Zakat (in our case, Pusat Urus Zakat Majlis Agama Islam Negeri Pulau Pinang and Negeri Kedah) and also Jabatan Kebajikan Masyarakat (Negeri Pulau Pinang and Kedah) were the main organizations providing financial assistance in these two states. Besides reducing the economic burdens of female heads, these two agencies have also provided material support such as food, clothing, books and stationery, and also assistance in refurbishing a house. During our fieldwork we followed Pusat Urus Zakat officers who were giving away schooling materials to some poor single mothers with schooling children just before the beginning of a new semester. These materials involved books, stationery and school uniforms. This, to some extent, reduces some of the economic burden of the female heads with schooling children.

During our fieldwork, one of our respondents, a single mother in the North-East, was in need of refurbish her ramshackled house. Our research officer provided assistance by helping her draft a letter to Pusat Urus Zakat and by taking pictures of her house. The letter and pictures were given to her and she forwarded them to the Pusat Urus Zakat officials. At the end of the research we were informed that her house had been refurbished with the assistance of Pusat Urus Zakat.

Other than that, Pusat Urus Zakat also offers capital to poor people, including married women and single mothers, to start small businesses. Four of our respondents from Penang received a small capital of RM5,000 and below for this purpose. One of them is Ms Nora of Seberang Perai Tengah (refer to Chapter 3, Case Study 1) who applied for assistance from Pusat Urus Zakat to start her food businesses. She used the money to buy a freezer in which she keeps her frozen meat before sending them to customers. She also used the capital to buy cooking utensils which enabled her to venture into the food business. She also plans on asking for interest-free loans from other agencies to pay for the down payment of a car. She also plans to pay the monthly installment. She is in need of a suitable form of transport which will enable her to send her cooked food or frozen meat to customers easily.

Ms. Zakiah is another respondent from the North-East who receives financial support from three organizations. She has five schooling children and her

eldest daughter is mentally-ill. She also takes care of her elderly mother and an elder sister, who is also mentally-ill (Chapter 4, Table 4.4).

Because she has to take care of her mentally-ill sister and daughter, and her elderly mother, she chose to work from home as a babysitter for her neighbours' children (two children). She receives RM250 per month and this is barely enough to feed her six children, her mother and sister, and herself. She receives RM350 from Jabatan Kebajikan Masyarakat, RM150 a month from Pusat Urus Zakat, and RM100 a month from the Penang Buddhist Association.

In Baling, one of our respondents, a sundry shop operator, receives financial support in the form of an interest-free loan from Amanah Ikhtiar Malaysia. She borrowed RM8,000 to set up her sundry shop and she has successfully paid back her loan.

This section has tried to show that quite a number of poor married and single mothers receive financial support from the community and the state. Even though the financial support is still considered 'small' when compared with their actual spending, such financial support continues to be crucial in the livelihood of the poor female heads, both married and single mothers. Our findings on the welfare system in Malaysia do not match Ratel's findings (year unknown) on the welfare system in the West, which she regards as oppressive, degrading and stigmatizing. Receiving social assistance did not place women in our study in a state of complete dependence and did not

subject them to elements of social control they found intolerable. The assistance they receive from the state and the community does not deny them of any opportunity to improve their standard of living. They are encouraged to become economically independent by the same welfare system. The organizations in fact provide training and loans to help the poor to become involved in income-generating activities and to start small businesses.

5.6 Conclusion

This chapter concludes that support and assistance from friends and family, community and the state are crucial and they contribute to the emotional and physical well-being of female heads of household. Although financial support can be considered limited, it helps in easing some of the economic burden. Despite ample support from family, friends, community and the state, female heads of households are not solely dependent on their assistance. They want to become economically independent and try their best to overcome economic difficulties. We therefore suggest that the community and the state consider fully supporting poor female heads with little children and also consider creating jobs which can be carried out from home.

CHAPTER 6

CONCLUSION

6.1 Summary of major findings

This report looked into the well-being of Malay female headed households in urban and rural areas in northwestern Malaysia. Areas selected for the study are urban settlements in the northeast district of Penang (Georgetown), peri-urban villages in Seberang Perai Tengah, and rural villages in Baling, Kedah. This study focused on two aspects: (1) the socio-economic status of the female heads of households (the respondents) and the socio-economic status of their children; and (2) social, economic and moral support received from family and friends, the community and the state.

As concluded in Chapter 2, industrialization and urbanization have an impact on the distribution of female heads of households in Malaysia. Industrialization and urbanization has increased the number of working females in urban areas. These working women often become heads of households after the death of the husband. Besides that, a number of married women turning into breadwinners in households headed by males are also increasing. This is especially true in cases where their husbands are sick and incapable. There are also, however, some other 'social problems' which lead to this situation. The phenomena of husbands refusing to work, husbands getting involved in criminal activities and ending up in jails, and husbands becoming drug addicts are extremely worrying. A number of

women in this study were left to shoulder the burden of being the head of the household because of these problems.

The findings in Chapters 3 and 4 provide information on the well-being of female heads and their children. Chapter 3 concludes that the majority of the female heads of households are considered unfortunate in terms of their socio-economic well-being. Many of them have insufficient sources, land, skill or education, which deny them a good living. Many were not properly educated and not trained with the necessary skills when they were young, due to a culturally-shaped ideology which favours male-headed households compared to female-headed households. The strong belief that a woman's place is in the kitchen regardless of her level of education has had serious repercussions – young girls were not given proper education and the necessary skills, and they were also not encouraged to work. Consequently, if circumstances dictate that these women were to become the heads of households already gripped by poverty, it would be extremely difficult for them to improve and enhance their lives and the lives of their children in any way because of the inability to improve the household economy and also the inability to provide for their children's schooling. This in turn increases the likelihood of the children also growing up into adults living in poverty.

Chapter 4 reveals that many female heads and single mothers perform more than one job to earn an income, most of which is allocated for their children's education. As a result, the children are relatively better educated compared to

their mothers. A few of them managed to secure good jobs and derive sufficient income. Many working children send remittance regularly to help shoulder their mothers' economic burden. Thus education for the children is regarded as extremely important as it is the means towards securing a better life and more importantly towards escaping the vicious cycle of poverty. The majority of the female heads in this study, therefore, show the dedication to finance the children's education as they aspire to provide their children with a better life compared to the life that they themselves had gone through.

As discussed in Chapter 5, less than half of the female heads receive moral support and financial assistance from family and friends. Prior to the study, we expected and assumed that there would be a high percentage of women getting moral and financial support from family and friends. The study, however, revealed that this was not the case. This could be attributed to the fact that their family members and friends were also from the low-income group and were not able to offer much help in terms of moral and material support. Also of great significance is the fact that the low self-esteem of female heads of household, especially single mothers, has hindered them from asking for help from friends and family members. They also feel alienated and were not seen in a good light by some friends and neighbours.

This is felt most strongly by young single mothers with young children, especially those who became single mother through divorce. They often deliberately

choose to alienate themselves from the community, preferring to work on their own to improve their lives. They often prefer to seek assistance from government and non-government agencies who they feel were more willing to offer help without feeling prejudicial against them. This is to some extent true. Much has been written about single mothers and their being alienated and their being treated as social outcasts (see for example *Cleo*, May 2006, 159-160). Dr. Phua Kai Lit and Soo Keng Soon (2004) in their book *What's Ahead for Malaysia? – Current Challenges and Emerging Trends* remarked that '...divorcees continue to be stigmatized in Malaysia and divorced women are especially disadvantaged'. The single mothers studied mentioned that friends shy away from them upon knowing that they were single mothers through divorce. It is of no surprise then that a number of young women refuse to seek assistance from their friends after they become single mothers.

Older single mothers also testify to their being treated as social outcasts by members of the community. They feel that they are able to gain acceptance into the community and regain their confidence only when they have been successful and when their children are also successful.

Young single mothers usually ask for help from close family members such as their own parents. This, however is not possible for single mothers who have migrated to another place. Because of this, migrant single mothers suffer a worse fate than single mothers who chose to live within the vicinity of their parents.

Migrant single mothers found it difficult to ask for financial assistance and face difficulties in terms of childcare and accommodation compared to non-migrant single mothers. This finding implies that urbanization and industrialization, to a certain extent, has eroded the kin-based support network, especially through migration and conflict. This is a sad state of affairs as kin-based support network is a 'safety net' that can help female heads of households deal with the various challenges in life until such time when they are able to strengthen their families in terms of their socio-economic and emotional well-being.

This study has also pointed towards the moral and material support provided by government agencies, non-government organizations and corporate bodies to poor women including single mothers. Among the help given, as explained in Chapters 4 and 5, are living allowances, assistance in their children's schooling, assistance in terms of accommodation and the necessary assistance to enable them to purchase low-cost houses. Other forms of assistance include free training to enable the women to enhance their skills in certain areas such as cooking and sewing, and also skills in the fields of trade and commerce and information technology. This is done to enable them to gain a competitive edge and increase their creativity which are hoped to be able to pave the way towards a better job or a career in business.

Despite receiving social and financial support from various parties, the female heads of households were found to be unable to escape from poverty. The

amount of financial assistance given is small compared to the high cost of living today. Because of this, those receiving assistance continue to engage in a number of different jobs to make ends meet and to finance their children's schooling. Those with young children, however, are unable to work far from home because of the need to care for the children. Because of this, female heads with young children are the ones who are commonly found to live in continuous, abject poverty.

6.2 Suggestions to overcome the problems

Based on our research findings, this report recommends potential intervention measures and programmes that can be aimed at female-headed households in order to enhance their well being.

1. The relevant parties should reevaluate the amount of financial assistance given to poor families. The current amount of financial assistance is believed to be inadequate and insufficient due to the rising cost of living and educating school-going children.
2. Childcare centres should be established in areas of high-density employment such as industrial areas, supermarkets, government departments and private companies. The Department of Social Welfare (Jabatan Kebajikan Masyarakat) needs to take the initiative to set up

these centres as employers are often hostile to the idea of setting of such childcare centres at the workplace. The children of poor single mothers and female heads of households should be given priority in securing places at these childcare centres.

3. Many female heads are unable to take part in training courses carried out to help them because of the distance and also because of transportation problems. Because of this, the government's objective to enhance the skills of poor women to make them more competitive cannot be achieved. Training centres, therefore, need to be set up closer to the homes of these single mothers. One of the ways is for the Jawatankuasa Kemajuan dan Keselamatan Kampung (JKKK) or the Village Development and Security Committee to identify the number of female heads requiring training, to gather them on a day suited to everyone and to get the relevant parties to provide training in the village. This would simultaneously overcome the problems of distance and transportation.
4. Jobs which can be carried out from home should be made available to female heads who are unable to work away from home. Members of the public, government agencies and non-government organizations should work together to make available such jobs for female heads.

5. Poor families including the families of single mothers should be 'adopted' by certain government agencies, non-government organizations and private bodies. The relevant parties could then offer financial assistance and provide training to single mothers as well as provide for their children's schooling.

Besides the measures above, the public should change their perception towards single mothers so that they are not alienated and are not treated as social outcasts. The Ministry of Women, Family and Community Development can help change the current perception through continuous campaigns and with support from the media.

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